

No. 583

DECEMBER 1, 1916

5 Cents.

FAME ^{AND} FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

A \$30,000 TIP;
OR THE YOUNG WEAZEL OF WALL STREET. *By A SELF-MADE MAN*
AND OTHER STORIES



The scene of wreck and disorder that greeted Dick Bancroft and his companions when they flung the door open and entered the office fairly staggered them. "My gracious! Mr. Whitford!" exclaimed the boy as he rushed toward the senseless broker.

FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY

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NEW YORK, DECEMBER 1, 1916.

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A \$30,000 TIP

OR

THE YOUNG WEAZEL OF WALL STREET

By A SELF-MADE MAN.

CHAPTER I.

COLONEL CULPEPPER AND THE BONDS.

"Say, Bancroft, have you got a few minutes to spare this evening?" asked Horace Burd, a dudish-looking young man, of perhaps twenty-one, who made a living clerking for a big dry goods store of upper Broadway, to a bright, rather handsome boy of eighteen, who was employed as messenger by Roger Whitford, a Wall Street broker. "I'd like to introduce you to my friend, Colonel Culpepper."

The two had just left the dining room of Mrs. Carson's boarding house, in West Twenty-eighth Street, and as they crossed the basement hall to the stairway, Burd took the boy familiarly by the arm and made the above remark.

Horace Boyd, who was rather a dashing sort of chap, had only lately taken up his quarters at Mrs. Carson's, while Dick Bancroft, who had been thrown on his own resources by the death of both his parents, had been a boarder at the house for something over a year.

Burd, from the moment of his introduction to the young messenger, showed a decided preference for his society, and cultivated it with considerable assiduity.

Dick, while he wasn't quite sure whether he liked his new acquaintance or not, was nevertheless somewhat flattered by the friendly attitude assumed toward him by Mrs. Carson's latest boarder.

Burd certainly had a very taking way, and had already made himself a great favorite with the landlady and her lady boarders.

He was a man who seemed able to converse on any subject with equal facility, and appeared to be well posted on all the topics of the day.

"Who's Colonel Culpepper?" asked Dick, as they started upstairs.

"The colonel is a Southern gentleman, of property," replied Burd, volubly. "He came to New York to see life, and he came to the right place to see it," added the clerk, with an oily chuckle. "Unfortunately, the colonel is afflicted with a touch of the gout, and consequently is confined to his room in the hotel. It was before he was taken down with his present attack that I was introduced to him by a mutual friend, and I have called upon him several times since. He is a fine-looking man of about fifty, and you're bound to like him."

"But he may not care to make my acquaintance, Mr. Burd. I'm only a boy, you know," said Dick, in a doubtful tone.

"Don't you worry about that Bancroft. The colonel will make you as welcome as the flowers in May. I have spoken to him about you, and he asked me to bring you up to the hotel to-night."

Dick felt that it was something of an honor to be asked by a gentleman of the colonel's presumed standing in the

world to visit him, and after hesitating for a few moments he finally consented to accompany Mr. Burd.

A look of satisfaction rested for a moment on the clerk's countenance, and then he said:

"I will call at your room in about fifteen minutes and then we will start."

Mr. Burd had a square room at the back of the third floor, while Dick occupied a small front one on the same landing.

They separated at Burd's door, and punctually on time the dapper clerk knocked on Dick's door and found the boy ready.

Twenty minutes later they were riding up an elevator in the Occidental Hotel on Broadway, accompanied by a bell-boy, who showed them to the colonel's room on the seventh floor.

"Colonel Culpepper," said Horace Burd, as soon as he and Dick were ushered into the room, "this is my friend, Richard Bancroft."

"Happy to make your acquaintance, young man," said the colonel, who was seated in an easy chair, attired in an elaborate smoking-jacket, with one foot, which was swathed in a bandage, propped up on a stool. "Be seated."

Dick bowed and took possession of the chair indicated by a wave of the colonel's hand.

Colonel Culpepper, looked all of his fifty odd years, with the exception of his eyes.

They were uncommonly sharp and young looking, though there were many crow's-feet at the corners.

There was a box of cigars on the table at his elbow and the colonel was smoking a fragrant weed.

He invited Mr. Burd to help himself.

"I suppose you do not indulge?" he said, looking at Dick.

"No, sir."

"So I presumed, so I did not invite you to take a cigar. I do not approve of boys smoking, to tell you the truth. It is only a habit, and an expensive one."

The conversation was at first confined to general topics, but at length in some way it drifted around to Wall Street.

"I understand that you are employed by a Wall Street broker?" said the colonel at length, looking at Dick.

"Yes, sir. I'm messenger for Mr. Whitford, of the Taylor Building."

"I presume that Mr. Whitford is one of the responsible brokers of the Street?" said the colonel.

"Yes, sir. He does a considerable business in stocks and bonds, and I guess he's worth half a million, all right."

"He buys bonds, you say?"

"Yes, sir. He buys and sells them."

"What commission does he charge for selling bonds?"

Dick told him.

"I have a few bonds—Southern Railway first mortgage fives—I want to dispose of for cash. Their market value to-day is \$1,050. I need the cash to close a deal in real

estate. Perhaps I could trouble you to take the bonds to your office and ask Mr. Whitford to sell them for me. You see I can't go downtown myself on account of my foot, which is likely to keep me a prisoner in my apartments for two or three weeks longer. If it isn't too much trouble I should consider it a favor for you to attend to this little matter for me."

"I shall be most happy to do you such a service if you feel that you can trust me with the bonds," said Dick.

"Trust you!" exclaimed the colonel. "Why shouldn't I? You're an honest boy, aren't you?"

"I hope so, sir. I've never done anything yet to be ashamed of."

"So I should judge from your face. At any rate, Mr. Burd wouldn't have introduced you here if he wasn't sure you were a square boy."

"That's right," nodded Burd. "Bancroft is all right. He's as honest as the day is long, colonel."

As Dick had only enjoyed Mr. Burd's acquaintance for a matter of ten days he was both surprised and flattered by the clerk's unreserved statement.

"Well, here are the bonds," said the colonel, taking an oblong envelope from an inside pocket. "There are ten of them, you see, each representing a par value of \$1,000 and a market value of \$1,050. I should prefer the cash to a check, and your employer might send it up to me by you in a sealed envelope. As it is possible he may want a reasonable assurance as to my identity, you can tell him to communicate by 'phone or otherwise with the proprietor of this hotel, Mr. Bassett."

"It will be necessary for you to send a written order to Mr. Whitford, authorizing him to sell the bonds," said Dick, politely.

"Very well. Burd, shall I trouble you to fetch me my writing desk?"

"Certainly," replied the clerk.

He brought a small writing desk which he placed across the colonel's lap.

The order was duly written, signed and handed to Dick.

As soon as the matter was concluded, Horace Burd intimated that he had an engagement at half-past nine, and consequently he and Bancroft would have to terminate their visit.

The colonel shook hands with Dick and said he hoped he would see him again soon, and then Burd and the young messenger departed.

CHAPTER II.

"STOP, THIEF!"

"Good-morning, Sadie," said Dick, when he overtook Miss Singer, the office stenographer, next morning at the corner of Wall Street and Broadway.

"Good-morning, Dick," smiled the young lady.

"You're looking fine, as usual."

"Thank you for the compliment," replied the girl, archly.

"You're welcome. Got any money that you'd like to invest?"

"I wish I had."

"Which means that you haven't."

"That's just what it means. I have use for every penny that I get on Saturday."

"Too bad. I could put you next to a pretty good thing in the market."

"You are sure it's good?" she laughed.

"Yes. It's good enough to take a risk on."

"Are you going to make use of it yourself?"

"I have already banked on it to the extent of my entire cash capital."

"Aren't you getting reckless?"

"Possibly, but I consider the chances are in my favor."

"That's the idea of all the people who come down here and lose their money."

"But I have good reason for my confidence."

"Do you mean that somebody gave you a tip on the way some stock is expected to go?"

"That's about the size of it."

"I heard Mr. Whitford say one day that the tips flying around Wall Street are the very worst things to put any dependence on."

"What he said was all right. The tip I got hasn't been flying around Wall Street. I got hold of it on the dead quiet."

"That may be; but you can't tell whether it's good for anything or not. How could you?"

"The man who gave me the tip is in a position to know what's going to happen."

"When a man really knows what's going to happen in Wall Street he ought to be able to make a lot of money."

"The party that gave me the pointer is a confidential clerk in a certain railroad company's office. I did him a great favor once and the tip is a sort of squaring up of his debt."

"I hope you'll come out all right. How much money did you venture?"

"I put \$264 on margin for 40 shares."

"That's an awful lot of money for a boy like you to take chances with in such an uncertain proposition as the stock market. How much do you expect to make if things come your way?"

"Then dollars a share at any rate."

"That will be \$400."

"Yes. But I hope to make \$500."

"I hope you will, too, but—"

"Just cut out the buts, Sadie. I'll bet you know in a day or two when things get moving how I am coming out. Now step into the elevator and we'll go upstairs."

Three minutes later they were in Mr. Whitford's office.

When the broker made his appearance at half-past nine Dick helped him off with his overcoat, as usual.

Then, instead of returning to his chair outside, he said:

"May I have your attention a few minutes, Mr. Whitford?"

"Certainly. What is it?"

"I was introduced to a gentleman last night at his rooms in the Occidental Hotel. His name is Colonel Culpepper, and he's a Southerner. He asked me to bring you these ten first mortgage five per cent. bonds of the Southern Railway. He wants to dispose of them. Here is his written order, and he asked me to bring him the money to his hotel in a sealed envelope. He told me to tell you if you have any doubts as to his identity to communicate with Mr. Bassett, proprietor of the hotel."

Dick laid the envelope containing the ten bonds before his employer.

"Why couldn't Colonel Culpepper come down here and transact his business in person?" said Mr. Whitford.

"He's confined to his rooms with a bad foot. An attack of the gout, he said."

"You say you met him last evening for the first time?" said the broker, looking the bonds over.

"Yes, sir."

"Who introduced you to him?"

"A young man named Horace Burd, who boards at Mrs. Carson's where I live."

"How long have you known this Horace Burd?"

"About ten days. He's a new boarder."

"He must be on good terms with this colonel."

"He seems to be on very good terms with him. The colonel talked to him as if he was an old friend, though Mr. Burd told me that he was introduced to him only recently."

"I should think the colonel would have preferred to have Burd attend to so important a piece of business as the sale of \$10,000 worth of bonds. Kind of singular that he would intrust the commission to a boy like you after so brief an acquaintance."

"I mentioned that to Mr. Burd when we got on the street, but he said that he is busy all day at the store where he is employed and could not get off to come down to Wall Street."

"Well, then, I should think the colonel would have asked the hotel proprietor to attend to the matter for him. Mr. Bassett is thoroughly responsible, and probably would readily have attended to such a matter for his guest."

"Well, sir, all I can do is to leave the matter in your hands, Mr. Whitford. The colonel asked me to attend to it as a favor. That's all I can say."

"Very well, Dick. The bonds are all right and are made out in the name of Colonel Culpepper. I presume it's all right, but I've got to make sure before I offer the securities for sale."

The broker got up, opened his private safe and placed the bonds inside, and then began to look over his mail.

Dick went outside to await orders.

He took up the "Wall Street News" to see if there was anything in it about N. & P. stock, in which he was interested to the extent of 40 shares, which had cost him the then ruling figure of 66.

He saw a paragraph which stated that the annual meeting of the board of directors would take place in a few days at which it was expected the semi-annual dividend would be cut.

The recent slump in the value of the stock was attributed

to the fact that this conclusion had been discounted in the Street.

Should the dividend not be cut, as it was expected, there would undoubtedly follow a sharp rally, and the price might go as high as 75.

The tip handed to Dick was that the dividend would not be cut, and the people on the inside, while industriously circulating the rumor that the cut would surely be made, had been quietly buying the stock up to profit by their knowledge of what was actually going to happen.

Dick also read the morning editorial, which said that the market generally was looking up and that a rise along the line might be expected inside of a day or two if nothing happened in the meantime to unsettle values.

The young messenger was well satisfied with the outlook, and by the time he had finished the editorial Mr. Whitford called him inside and told him to send Miss Singer in to take dictation.

At the same time he handed Dick a couple of notes to deliver to brokers on Broad Street and Exchange Place.

There was a money broker's just above the corner, and as Dick was within a few feet of it a well-dressed, bearded man suddenly sprang out of the doorway with a bag containing something heavy in his hand, and he started at once in the direction of New Street on the run.

The next moment an excited, hatless young man rushed out yelling, "Stop, thief!"

Dick immediately started on the run after the man with the bag.

Close behind him came the money broker's clerk, shouting at the top of his voice.

Of course the incident attracted immediate notice, though nobody seemed to quite understand what was amiss.

The man ahead had crammed the bag into his pocket and was now in the act of turning down New Street.

By the time Dick reached the corner he saw his coat-tails disappearing in at one of the office entrances.

The boy deemed it to be his duty to follow.

CHAPTER III.

THE UNMASKING OF A SCAMP.

When Dick reached the bottom of the stairway the man was not in sight.

He rushed up the stairs, however, expecting to catch sight of him from the floor above.

Unfortunately, a stout man came out of an office near the head of the stairs as the boy reached the top and the two came into collision.

Dick fell back on the stairs and rolled down several before he could stop himself.

The stout man, who was a broker, had stood the shock all right, but he was angry, just the same.

"Why don't you look where you're going, you young monkey?" he ejaculated.

"It's a wonder you couldn't keep your eyes open, as well," replied Dick, not at all pleased with the shaking up he had sustained.

"Don't give me any insolence," retorted the broker, "or I'll kick you downstairs."

"I don't imagine you will," replied Dick, coolly. "If you were a gentleman you wouldn't make such a fuss about an accident in which I got the worst of it. Let me get by you, please. I'm following a man who stole a bag of money."

As Dick attempted to pass him the broker gave him a cuff along the head.

The boy thought the blow entirely uncalled for, and so he gave the stout broker a shove that caused him to lose his balance.

He slid down five or six stairs before his flight was arrested, and then his body blocked the way of the hatless money broker's clerk, and several other persons who, by this time, had joined in the pursuit of the man with the bag.

Dick did not wait for the stout broker to recover his feet, but seeing nothing of the fleeing man about the corridor he started up the next flight of stairs.

He met a messenger boy coming down and asked him if he had seen a full-bearded man anywhere on the corridor above, but the boy had not.

Dick then dashed up the third flight and met a well-known broker at the top.

He propounded the same query to him, but the gentleman had seen no such person, so the boy continued on to the fifth floor, feeling somewhat breathless by his exertions.

When he struck the corridor he saw a man at the extreme end looking out of a window into a well.

As he greatly resembled the man with the bag he had been chasing Dick rushed up to him and laid his hand on his shoulder.

The man turned and looked at Dick.

The boy started back in surprise.

Not only was this person not the bearded individual, but the young messenger recognized him as Horace Burd.

"Why, hello, Bancroft! I didn't expect to see you in this building," said the dry goods clerk, apparently surprised.

"Why, Mr. Burd, is this really you?" cried the astonished lad.

"Looks like me, doesn't it?" replied his fellow boarder, with a grin. "You look excited. What's the matter?"

"I was chasing a man of about your size who I believe stole a bag of money."

"You were, eh? Is that part of a messenger's duty in Wall Street?" asked Burd, with a slight sneer.

"It's everybody's duty to capture a thief," replied Dick.

"But what are you doing down in Wall Street? I thought you said you were so busy at the store that you couldn't get away during business hours."

"Oh, I'm down here on business for the house," replied Burd, in an offhand way.

"How long have you been in this corridor?"

"About five or six minutes. I'm waiting for our cashier to come out of yonder office," and the dapper young man pointed vaguely at several doors on his right.

Did you see a bearded man of about your size run up here?"

"Come to think of it, I did."

"Where did he go?"

"Up the next flight."

By that time the hatless broker's clerk, followed by several other persons, appeared at the head of the stairs.

They rushed over to the spot where Dick and Mr. Burd were talking.

"The man you're after went up the stairs," said Dick; "at least, that is what Mr. Burd here says. He saw him."

The broker's clerk regarded the dry goods clerk with strong suspicion, as if he thought he looked very like the thief, but as he had no beard, and did not appear to be disturbed by their appearance, he merely said, in a tone of excitement:

"Did you see a bearded man running up the stairs?"

"Yes," replied Burd, glibly, "I did. He was about my size and there was something stuffed in one of his pockets."

"That was the man," said the broker's clerk.

"I chased him as far as this, but didn't catch sight of him after he entered the building," said Dick. "What did he steal? A bag of money?"

"Yes. He got away with a bag containing \$5,000 in gold double eagles," replied the clerk, turning away and starting for the next flight of stairs.

Dick concluded to abandon the chase, as he had lost considerable time already, and it wasn't his funeral, anyway.

It struck him that Burd seemed a bit anxious to get rid of him, for he asked him if he wasn't going to follow the crowd in the pursuit.

"No," replied Dick; "I've something else to do. I've got a note to deliver in the Vanderpool Building, and I'll have to look sharp about it. I'll see you to-night."

He rushed away and started downstairs.

No sooner was he out of sight than Horace Burd darted into a narrow blind corridor where a galvanized iron barrel stood in which the janitor deposited dirt and waste paper, and began to hurriedly poke about in it.

Half way down the fourth flight Dick suddenly woke up to the fact that he had lost the note he was carrying to the broker in the Vanderpool Building, and that unpleasant fact brought him to a full stop.

"Geel! If I can't find it I'll be in a nice fix. I crammed it into my pocket when I started after that thief, and now it's gone. I probably lost it in the street. Or maybe it dropped out of my pocket while I was talking to Mr. Burd. I'll go up there and look, anyway."

So he retraced his steps to the corridor above.

Mr. Burd was no longer in sight.

He ran down to the window and there, sure enough, lay his note on the floor.

He snatched it up with an exclamation of satisfaction.

Then as he turned around he saw Burd in the blind corridor, picking something that looked like a heavy bag from a galvanized barrel.

The dry goods clerk forced it into his pocket and turned to come out of the narrow place.

Then they confronted each other.

Burd started back in consternation when he saw Dick's eyes on him.

"What in thunder are you doing back here?" he demanded. "I thought you had gone."

"I returned for a note that fell out of my pocket," replied Dick. "What were you poking in that barrel for?"

"That's my business," retorted Burd, sharply.

"You've got a bag of something in your pocket that you pulled out of that barrel, Mr. Burd. I hate to say what I think, but——"

"What do you think?" asked Burd, defiantly.

"I think you're the man who stole the bag of double eagles from the money broker's office. I'll bet I could find your false whiskers in that barrel now."

"Why, you young puppy!" roared Burd, raising his clenched fist menacingly.

"That's new language for you to address to me, Mr. Burd. It looks as if you've been sailing under false colors at our boarding house. At any rate, you can't leave this corridor until you show up what you have in that bag."

"I can't, eh?"

"Not if I can prevent you, you won't," said Dick, determinedly.

Burd seemed about to spring on Dick, and the boy placed himself in an attitude of defence.

A change, however, suddenly came over the dry goods clerk.

"You think this bag contains the gold, do you?" he said, in a different tone.

"I do."

"Then I'll show you that it doesn't," he said, taking it from his pocket. "You shall see just what it does contain. Here, catch."

He made a feint of tossing it to Dick.

The boy was taken off his guard.

The next moment Burd flung the heavy sack right in Dick's face, sending him half stunned to the floor.

At that moment the pursuers were heard returning from the upper floor.

Burd sprang forward, seized the bag and darted down the corridor and around into the next where the elevator was.

He had just time to cram the bag back into his pocket when a cage came down.

It was stopped at the floor and he was taken aboard.

Dick staggered to his feet with a bruised and bleeding face and gave chase to him, but by the time he reached the elevator shaft the cage was half way to the ground floor, and his effort to catch the rascal was in vain.

CHAPTER IV.

HOW DICK'S FIRST DEAL TURNED OUT.

The boy leaned against the latticed framework of the elevator somewhat dazed and sick from the blow he had received.

The edges of many of the gold pieces had torn the skin from his nose and forehead, and it was not unlikely that next day he would sport a pair of discolored eyes.

"Geel!" he breathed. "To think that Burd is a first-class rascal and not a dry goods clerk after all. I never was so deceived in a person before. Why, Mrs. Carson and all the boarders, especially the ladies, thought him a nice fellow, instead of which he's a crook. What a shock it will be to the boarding house when I show him up in his true colors. He'll get clear off before I can get downstairs in the next elevator. Too bad, when I thought I had him cornered. The police will have to be notified at once. Maybe they'll catch him and maybe they won't. My face must look a sight. The skin is off in several places. Mr. Whitford, when he sees me, will think I've been in a scrap, and the boys I know will guy me to beat the band. I feel like kicking myself for letting that rascal turn the tables on me so neatly. I fell right into the trap. It's fierce!"

At that moment the next elevator cage came down and Dick boarded it.

A minute later he was walking up New Street toward Exchange Place.

When he delivered the note to the broker for whom it was intended, he explained that he had been delayed half an hour chasing a thief who had stolen \$5,000 in gold from a money broker in that block.

"Chased him, did you?" said the trader. "Did you fall down? You look as if you'd been in a fight."

"No, I didn't fall down, but I cornered the rascal in the Snyder Building, up on the fifth floor, and the fellow threw the heavy bag in my face, knocking me down. Then he made his escape."

The broker thought his story a little fishy.

He was inclined to believe that Whitford's messenger had got into a row with another messenger, or perhaps several, and had come off second best in the scrimmage.

However, he said nothing, but having read the note dismissed Dick with the remark that there was no answer.

On his way back to the office Dick stopped in to see the money broker who had been robbed.

The clerk had just got back and reported that the thief had got clear off with the bag of gold, and the broker was wild over his loss.

It was some minutes before the young messenger could get him to pay any attention to him.

But when Dick said he knew the thief, and could describe his real appearance accurately, the money broker was all attention.

Then the boy told his story of his part in the pursuit of the rascal.

"I can't guarantee that his name is Horace Burd," went on Dick. "Probably that isn't his real name, but it's the one he gave when he came to our boarding house. You want to lose no time telling the police what I've just told you, and he may possibly be caught. Mrs. Carson's boarding house is No. — West Twenty-eighth street. It may be well for a detective to be sent there right away to watch for him, but if he's as smart as I think he is I'll bet he won't go near the house any more."

Dick gave the broker his name and the office where he worked and then left.

"Where have you been all this time, Dick?" asked the cashier when the young messenger turned up at the office. "What the dickens has happened to you? Been run down by an automobile, or have you been having it out with some boy?"

"Neither, sir. I chased a thief who got away with a bag of gold from a money broker in Exchange Place, and I guess I got the worst of it."

"Your face looks as if you'd been having a strenuous time. What about this thief whom you say stole a bag of gold?"

Dick gave him the particulars of his adventure.

"Do you mean to say that the fellow boards at your house?"

"He's been boarding there for about ten days, but I guess there is small chance that he will show up there again," replied the boy. "That reminds me of something. Is Mr. Whitford in his office?"

"No; he went out a little while ago."

Dick was anxious to see his employer about those Southern Railway bonds he had handed him that morning.

Now that the real character of Horace Burd had been exposed, the boy began to entertain very grave suspicions about Colonel Culpepper.

Either the colonel was on a par with Burd, or Burd was playing the Southern gentleman for what he was worth.

He was inclined to believe the first supposition to be the correct one, because otherwise it seemed to him Burd would have tried to get possession of the bonds to turn them to his own profit.

It did not seem natural, in the light of recent events, that Burd would have taken him up and introduced him to the colonel without he had some purpose in view, and that purpose appeared to be the disposal of the bonds.

If the bonds were all right, as Mr. Whitford said they were, they might have been stolen.

In which case this Colonel Culpepper at the Occidental Hotel was simply masquerading as the real colonel.

Dick believed that the Colonel Culpepper to whom he had been introduced ought to be investigated on general principles, as well as in respect to the bonds.

While the boy was waiting for his employer to return, he thought about his N. & P. stock, and he took a look at the

ticker tape to see if any quotations had appeared that morning so far.

He found several transactions recorded at 66 1-8 and 66 3-8.

That looked encouraging, at any rate.

He was sent out on an errand by the cashier before Mr. Whitford returned, but when he got back the broker was in his room.

He was engaged, however, so Dick couldn't see him.

Before the caller went away the young messenger had to go out again.

In fact, Dick wasn't able to see the broker until after that gentleman returned from lunch at two o'clock.

Then the boy got his wished-for audience.

"You haven't done anything about those bonds yet, have you, Mr. Whitford?" asked Dick.

"No. I rang the Occidental Hotel up, but I couldn't get Mr. Bassett on the wire. I'll make another attempt now."

"Wait a moment, sir. I've got something important to tell you that may have a bearing on those bonds."

"Indeed? I will listen to you."

Dick then related the incident of the stolen bag of gold.

The broker, who had noticed the boy's bruised face, but had not said anything about it, was astonished when Dick said that the thief was Horace Burd, his fellow boarder, the man who had introduced him to Colonel Culpepper.

He believed that the circumstances were sufficiently suspicious to call attention of the police to the matter, and he accordingly did so by 'phone.

The story of the money broker's loss, and the fruitless chase of the thief, appeared in the afternoon papers, and Dick read it on his way to his boarding house.

The first thing he did on his arrival at the house was to hunt up Mrs. Carson and ask her if Horace Burd had been there since he left, presumably for his business, that morning after his breakfast.

"Not to my knowledge. Why do you ask? He never comes until around half-past five, when he is through at the store," she said.

"What dry goods store is he supposed to be employed at?"

"Well, now, I couldn't tell you. I don't believe he ever mentioned the name of the house. It's on Broadway, I know."

"He never told me the name of the store, either. After what occurred to-day I doubt very much if he's a dry goods clerk at all."

"Why, what happened to-day?" asked the landlady, with a woman's curiosity.

"You'll find it a big surprise when I tell you," replied Dick.

He then told her all about the theft of the \$5,000 in gold from the money broker's office in Exchange Place; how he had led the chase of the thief himself, and how the rascal had turned out to be Horace Burd.

Mrs. Carson nearly had a fit when Dick told her who the man really was.

She declared that she couldn't really believe it.

"Whether you believe it or not it's the fact," said Dick.

"Here's an afternoon paper. I've marked the story for you. You'll see Mr. Burd's name is duly mentioned and that I am credited with having furnished the clues to his identity."

The young messenger handed her the paper and left her reading it.

At the dinner table the unmasking of Mr. Burd was almost the sole topic of conversation, and the boarders were not pleased to think how they had been deceived in the artful young gentleman.

Next morning's papers had a good-sized paragraph about the flitting of Colonel Culpepper, of Louisville, Ky., from the Occidental Hotel the afternoon before.

The papers intimated that the police suspected the colonel of being a swindler pure and simple, and not what he had represented himself to be.

They also said that the Southern gentleman had tried to negotiate the sale of ten \$1,000 first mortgage Southern Railway bonds through a well-known Wall Street brokerage house, but that the deal was held up pending the appearance of the colonel with proper identification papers.

"If the colonel has left the Occidental then he is a fraud," said Dick to himself. "I believe that gouty foot of his was a fake. That he didn't have the gout any more than I have. At any rate, he's out the bonds if he doesn't turn up at our office and demand either them or the money. If he does that

he'll have to give an account of himself, and I don't believe he can afford to do that."

When Mr. Whitford arrived at the office and Dick had assisted him off with his coat, the broker, who had read what the papers said about Colonel Culpepper, had a talk with his messenger about the late guest of the Occidental Hotel.

The trader was satisfied in his own mind that the alleged colonel was not the real owner of the bonds, and he said he should hold the securities until the genuine Colonel Culpepper was heard from.

That day N. & P. stock advanced to 67 and the general tone of the market was encouraging.

Although several detectives were looking for Horace Burd and the \$5,000 he had got away with, he had so far managed to elude capture.

Next day the Stock Exchange closed at noon, as was the custom on Saturday, but during the two-hour session N. & P. went up another point, much to Dick's satisfaction, who now began to look for the \$500 he expected to make out of the deal.

The meeting of the board of directors was slated for Monday afternoon, and during the early part of the day N. & P. began to sag back toward 67, for many brokers, under the idea that the dividend would be cut, were anxious to get rid of their holdings.

Next morning the fact was published in all the papers that the dividend had not been cut, and so when the Exchange opened for business there was a rush by the traders to buy in the stock, in a great many cases to cover their short sales.

N. & P. took on a boom and when the trading ceased at three o'clock it was up to 74.

Dick was tickled to death, for he was \$300 ahead on his deal.

He did not sell, however, for he looked to see it go higher.

He was not wrong, for the price was up to 77 by noon next day.

At two o'clock it was ruling at 77 1-8, and Dick decided to sell.

Having an opportunity to get to the little bank on Nassau street where he had made the deal, he ordered his 40 shares sold at the market, and it was done inside of ten minutes.

Then he went back to the office and figured his profits up at about \$475.

"I didn't quite capture the \$500 I had calculated on," he said to himself, as he looked at his figures, "but I came pretty near to it. At any rate, I'm satisfied with what I've made. I'm now worth \$750, and that isn't so bad for a messenger boy."

CHAPTER V.

DICK PLAYS ANOTHER WINNER.

Dick, according to his promise, had kept Sadie Singer posted from day to day about his deal, and next morning, after he had received his check in settlement from the bank, he went into the counting room and showed it to her.

"You see my tip was just what I told you it was—a winner," he said.

"I'm very glad that you came out ahead on it, Dick," she said, with a smile.

"Thanks. It feels good to be worth \$750. I wish it was a thousand, though."

"Put it in a savings bank and in time it will grow to a thousand," she said.

"It would take about eight years at four per cent. that way."

"Suppose it does. You're young and can afford to wait. At any rate, it will remove the money from temptation."

"What do you mean by temptation, Sadie?"

"You might get hold of another tip that might not turn out so well, and by investing your little money on the strength of it lose it as quickly as you made it this time."

"That's true; but you needn't be afraid that I would use any tip I wasn't pretty sure of."

"I don't know about that. The temptation to make easy money is what ruins so many people."

Dick admitted the truth of the girl's remark, but he believed he could manage to hold on to his money all right, and even increase it by the exercise of good judgment.

He enclosed his \$750 in an envelope addressed to himself

and handed it to the cashier to deposit in the office safe for the present.

Next day when he was on his way to the bank with the day's deposits he met his particular friend, Fred Gorham.

"Hello, Fred, how are things?" he said.

"Fine as silk. Say do you want to make a stake?" asked Gorham.

"Do I? Will a duck swim? How can I make it?"

"You've got \$50 or \$100, haven't you, lying around loose?"

"Yes, I could find that amount easily enough."

"Then I'll let you in on a tip I got hold of to-day."

"I hope it's a good one."

"Good! You can gamble on it that it's good."

"Let's hear what it is."

"There's going to be a boom in S. & O. inside of ten days."

"There is?"

"Yes. And you want to get in on the ground floor while the stock is selling at 46. It will go to 60 easily enough."

"That's a pretty big jump. What's going to send it up?"

"A syndicate has been formed to boom it, and several brokers are buying up all the shares they can find on the quiet."

"How did you find that out?"

"My boss is one of the traders that's doing the buying. I was in his office looking over the letter file about an hour ago and I heard the whole matter discussed between him and one of the members of the syndicate."

"You did?"

"I did."

"I suppose you're going to take advantage of your knowledge to make a little haul yourself," said Dick.

"Bet your life I am. I've got over \$100 saved up. I'm going to put it into 25 shares on a five per cent. margin. You don't want to miss this chance, or you'll feel like kicking yourself all around the block."

Dick had a good deal of confidence in his friend Fred.

He knew that Gorham wouldn't deceive him with a false story.

The tip seemed to be pretty good on its face, but Dick was cautious and wanted to find out all he could about it before he risked any part of his \$750 capital.

So he cross-examined Fred closely about the interview he had accidentally overheard, and was finally satisfied that there was going to be something doing soon in S. & O.

Fred said he was going to the little bank on Nassau street that afternoon on his way home and make his deal, and advised Dick to do the same if he could get hold of his money.

When Dick got back to the office he looked up the record of S. & O. for the past three months, and saw that it had not been as low as 46 before during that time.

It had dropped five points in the last week, and this was probably owing to the efforts of the brokers employed by the syndicate to beat the price down so that they could secure the shares at as low a figure as possible.

That afternoon Dick dropped in at the little bank and ordered 100 shares to be purchased for his account at 46.

Two days later it was up to 48, and Dick put the balance of his money into 50 shares more.

"I guess I won't say a word about this deal to Sadie," he said to himself. "I know what she'd say. Besides if this deal should go wrong I wouldn't want to have her know that I put my money into the market so soon again and lost it. She'd probably think I was a chump, and I'd rather not risk a slump in her good opinion."

"Well," said Gorham, meeting him on the street next morning, "did you get in on S. & O.? It's gone up two points already."

"Yes, I bought as many shares as I could afford."

"You got them at 46, didn't you?"

"I got some at 46 and some more at 48."

"Why didn't you buy all at 46? Afraid the tip wasn't going to pan out?"

"I thought it well to be cautious. You can't be too careful in stock trading."

"That's all right; but you've lost \$2 a share on all you bought at 48."

"I'm not kicking."

"I've made \$50 so far on my 25 shares."

"That's several weeks' wages."

"That's what. This will be just like finding money. I expect to make at least \$250."

"Look out that you don't hold out too long," said Dick.

"Don't worry about me. Keep close watch on your own

deal. I expect to sell out somewhere between 55 and 60. That's a pointer for you."

During the next four or five days there wasn't much doing in S. & O.

It advanced by eighths up to 50 during that time, and did not attract any particular notice.

Then one morning, after the syndicate had secured a corner on the stock, the chief broker of the combine went on the floor and began bidding for it.

The first price on S. & O. was 51 for 2,000 shares.

Someone sold it to the pool's broker in a block.

The seller was one of the broker's own lieutenants.

This meant what is known as a "wash" sale—a fictitious one arranged in advance between two brokers to establish the basis for the trades that are to follow.

It is one of those minor frauds in stock gambling by which the public is deceived and the traders are handicapped by loaded dice.

In five minutes S. & O. was selling at 55, but only small amounts of the stock came to the surface, as the combine had the most of it in its possession.

Dick was standing at the rail in the messengers' entrance when the ball opened and the sudden jump of S. & O. took his breath away.

In that five minutes he found himself \$750 richer than he had been when he entered the Exchange, and it is small wonder if he was greatly excited, especially as it looked as if S. & O. would go to 60 or more in a very little while.

Of course, the excitement in the Exchange was soon communicated to the street, and to all the brokers' offices.

When Dick got back to his own office he found the ticker surrounded by a crowd of eager customers.

It didn't take him long to learn that S. & O. had gone up to 58.

"If this keeps on Fred will be standing on his head," chuckled the boy, who was all aquiver himself. "This is too good to keep. I'm going in and tell Sadie."

So he ran into the counting room to the corner where her desk stood.

"My gracious, Dick!" she exclaimed, glancing up at his flushed countenance and dancing eyes. "What's happened?"

"I'm in the market again," he replied.

"You don't mean to say you have risked your \$750?"

"Every sou of it."

"Dick Bancroft, you ought to be ashamed of yourself."

"Why so?"

"Because you're simply tempting fate."

"You mean I'm tempting money to hop into my pocket."

"Not at all. Quite the other way."

"You seem to know all about it."

"Well, some people and their money are soon parted."

"That's right, but I'm not going to be one of them."

"Do you expect to enjoy a monopoly of Wall Street luck?"

"I expect to get my share of it."

"Some people never know when they're well off till they get into trouble."

"That's a dig at me, eh?"

"Well, Dicky, if the cap fits you know the rest," laughed Sadie.

"Is that so? Well, let me tell you, Miss Singer, that I am perhaps not such a chump as you may think. I bought 100 shares of S. & O. last week at 46, and 50 more shares two days later at 48. This morning the stock has taken a sudden boom, just as I expected that it would, and it was going at 58 five minutes ago. How does that hit you?"

"Dear me, do you mean that, Dick?" ejaculated the surprised stenographer.

"Go out and look at the ticker if you don't believe me. I'm just \$1,700 ahead of the game at this moment."

"Why, how did you come to buy S. & O.?"

"Do you see this head?" asked the young messenger, tapping his forehead with his index finger. "That head did it. Great block, isn't it?"

"So you've made \$1,700 so far?" she said, regarding him with a new interest.

"Perhaps we might call it \$2,000, for I've no doubt the stock is still going up. I was over at the Exchange a little while ago when the fun began. Why, the brokers were behaving like a lot of lunatics. Last week nobody wanted S. & O. at the low price of 46, to-day they are all after it at any price. Isn't that the funniest thing in the world. The majority of the people never seem to want anything very bad till the supply runs short and the price goes up, and then they suddenly discover that they must have it by hook or by crook. You'll find there'll be people after S. & O. as

long as it is on the boom, no matter what it costs them. Those are the ones who get pinched when the slump comes."

"I'm glad you're on the sunny side of the market again. You are certainly very fortunate. I hope you'll sell in time."

"I'm going to sell this afternoon. I expect to get 65 easily enough from the present outlook."

Dick went back to the waiting-room, where he found that the latest quotation was 59.

At two o'clock he sold his 150 shares at 66 3-8, which gave him a profit on his two deals of \$2,900, and made him worth, all told, \$3,650.

CHAPTER VI.

DICK MEETS "COLONEL CULPEPPER" AGAIN.

On his way up Wall Street that afternoon Dick met Fred waiting for him at the corner of Nassau street.

"Well, old man," said Fred, "did you sell out to-day?"

"I did. I got 65."

"I did better, for I got 66 3-8."

"And it closed at 67 7-8. Nothing the matter with that tip, was there?"

"Not a thing. It was regularly gold lined."

"That \$460 odd I'll get to-morrow was the easiest money I ever made in my life. Let's go to a show to-night?"

"I'm willing," replied Dick. "Where shall I meet you?"

"Southeast corner of Broadway and Forty-second street at seven-thirty."

"I'll be there. What show shall we take in?"

Fred mentioned several that occupied the boards of the string of Forty-second street theaters, and they selected one between them.

The boys met at the corner agreed on and went to the theater decided on.

After the show was out they went to an oyster saloon and had something to eat.

When they parted Dick jumped on a Broadway car bound downtown.

"A well-built man, who had seen the boys come out of the theater, and had followed them to the oyster house, jumped on the rear platform of the same car.

He had a black mustache and dark piercing eyes, and looked something like a prosperous sport.

When Dick got off at Twenty-eighth street he got off also.

He followed behind the boy, and half way between Broadway and Sixth avenue he caught up with him and tapped him on the arm.

Dick turned around and looked at the stranger.

"Well, young man, you don't seem to remember me," said the man, with a half smile.

"No, sir. You have the advantage of me."

"Your name is Richard Bancroft."

"That's correct."

"And my name is Colonel Culpepper."

"Colonel Culpepper!" ejaculated Dick, in astonishment.

"Exactly—Colonel Culpepper."

"If you're Colonel Culpepper then my eyes have gone back on me."

"How so?"

"The colonel is, or looked to be, nearly twenty years older than you."

The stranger laughed.

"I was made up to resemble the colonel," he said, with a chuckle. "I was such a good imitation that I deceived even Mr. Bassett, the proprietor of the hotel, who knows Colonel Culpepper well."

"Then you were a fraud, as I suspected when I heard you had disappeared. You've got a pretty good nerve to introduce yourself to me now in your true colors."

"That's my strong point—nerve. I suppose you are thinking of denouncing me to the first policeman we meet—provided we meet one."

"It wouldn't be any more than you deserve," replied Dick, coolly. "I guess it would be my duty."

"Well, young man, I don't mean to give you the chance. We'll stop here against these railings. I want to talk with you."

"What have you got to say to me?"

"I'd like to know something about those bonds I gave you to sell for me."

"As they don't belong to you I don't see that you need worry about them."

"If they didn't belong to me how did I happen to have them?"

"You ought to be able to answer that question yourself."

"Where are those bonds now?"

"Mr. Whitford has them in his safe. He has been trying to communicate with the real Colonel Culpepper, but the colonel is somewhere in Europe at present."

"Look here, Bancroft, you're getting a small salary as messenger. Wouldn't you like to make a thousand dollars in a bunch?"

"Not by any method you are likely to suggest."

"Get hold of those bonds and hand them over to me and a thousand dollars will be yours."

"Thanks. I'm not doing any crooked work at present."

"What's crooked about it? I handed you the bonds to dispose of, didn't I? Well, I want them back since your employer will not carry out the arrangement I made with you."

"If you want them back you'll have to apply to Mr. Whitford. The matter is out of my hands."

"I don't recognize Mr. Whitford in the matter. My dealing was with you. I hold you responsible."

"The responsibility has been transferred to Mr. Whitford. He has the bonds, and you must apply to him. If you can establish your right to them you'll get them."

"Do you refuse to get them for me?"

"I do."

"Isn't a thousand dollars any temptation?"

"Not a particle."

"I think you're a fool!"

"You're welcome to your opinion."

"If you brought me those bonds it would be just like finding a thousand dollars."

"I don't care to find it that way."

"Then I can't make a deal with you?" said the stranger, in a disappointed tone.

"It doesn't look as if you could," replied Dick.

"I thought you were a smart chap."

"I wouldn't be very smart if I fell in with your proposition."

"That's where you are making a mistake. It's the smart chaps that make money nowadays."

"That's true enough, but if they don't make it honestly they—"

"Say, how long have you been working in Wall Street?" interrupted the man.

"Something over two years."

"Don't you know there are more crooked ways in Wall Street for making money than anywhere else? Don't you know that the public is being robbed down there in a hundred different ways every day in the year? What is high financiering but organized jobbery? How often are the methods of the money kings denounced in the daily press? Don't talk to me about honesty. Only fools are honest these days."

"All right. Have it your way."

Dick was playing for time, thinking that a policeman might come that way, in which case he intended to ask him to arrest the man who had impersonated the real Colonel Culpepper.

At last Dick got tired of waiting for a guardian of the night to appear, and so he told his companion that he guessed it was time for them to part.

"Better think the matter over," said the stranger, persuasively. "If you should change your mind drop a note to Mr. Johnson, care of," mentioning a well-known Tenderloin resort, "and I'll arrange a meeting with you."

"I'm not likely to change my mind," replied Dick, "so there isn't much use of you expecting any note from me."

"It will be like finding money to pick up a thousand dollars so easily, and without any risk at all," persisted the dark-eyed stranger.

"Do you imagine that I hold the combination to Mr. Whitford's private safe that you think it so easy for me to get hold of those bonds if I were so inclined?"

The stranger laughed in a peculiar way.

"Well, good-night," he said. "Think it over."

With those words he turned on his heel and walked back toward Broadway.

Up Broadway he went till he reached a doorway leading to a billiard parlor on the second floor of the building.

Entering the billiard room he glanced around and then crossed the room to where two men were playing pool.

One of them wore heavy Burnside whiskers and had bushy eyebrows.

He took this man aside.

"I've found out where the bonds are," he said, in a low tone.

"Have you? Where are they?" asked the other.

"At Whitford's office. In his private safe."

"Good enough. I was afraid he had them in his safe deposit vault. How did you worm the information out of Bancroft?"

"By leading him on till he finally let the cat out of the bag."

"Good enough," said the other, whose voice strongly resembled Horace Burd's. "We will find a way to get at them, I warrant. I'll meet you to-morrow at Blakeley's and then we'll talk the matter over."

The speaker resumed his play at the table, while the man with the black mustache went away.

CHAPTER VII.

HOW POOLING ARRANGEMENTS BETWEEN TWO ROADS ADDS TO DICK'S CAPITAL.

Next morning, at the first chance he had, Dick told Mr. Whitford about his meeting with the man who, in the guise of Colonel Culpepper, had given him the ten bonds of the Southern Railway to take to the office for sale.

"He looked like a Tenderloin sport," said Dick. "About as different as light is to darkness from what he did when I met him as the colonel. I wouldn't have known it was the same man if he hadn't stopped me and introduced himself."

"What did he have to say to you?"

"He wanted to recover the bonds."

"He did, eh?"

"Yes. He offered me a thousand dollars if I could find a way of returning them to him."

"Quite a liberal offer. Would you know him if you saw him again?"

"I would."

"If he were arrested, could you identify him as the man who was introduced to you as Colonel Culpepper?"

"No; I don't think I could do that."

"Then it would be of no use to put a detective on to him. If he was pulled in he would, of course, deny that he was the person who impersonated Colonel Culpepper, and there is no way that I can see of proving the fact."

The broker turned to his desk and Dick retired to his chair outside.

That afternoon the young messenger got his check from the bank, turned it into cash, put the money in an envelope and returned it to the office safe.

Fred Gorham got his check, too, and he was a happy boy.

A few days later a typical looking Englishman, with Dundreary sidewhiskers, walked into Mr. Whitford's office about three o'clock.

He asked for the broker, and was shown into the private room by one of the clerks, as Dick was out on an errand at the time.

He introduced himself as Charles Hawtree, from London.

He said he was stopping with a friend uptown and that he had come to Wall Street with the view of making a deal or two in the stock market.

He made inquiries about different gilt-edged securities and finally, taking the broker's card, said he would call again as soon as he got a draft he was expecting from the other side.

When he left the building he joined a smaller man, dressed in a clerical coat and with a smooth face and blue eyeglasses.

They walked up toward Broadway together.

Dick had been sent to the office of a broker in the Johnston Building and while waiting to see the trader he had overheard a couple of brokers talking about two rival railroads that had effected a deal to do away with the ruinous competition that existed between them.

The arrangement was to pool their freight traffic and raise rates.

By this means it was calculated both roads would be able to resume paying dividends, and as a consequence the value of their securities would go up in the market.

One of the roads was the M. & N., the other the W. & V.

The stock of both had been selling down for a year or more.

Dick was of the opinion that he had accidentally discovered another good thing.

The news that the deal was under way had been reported in the papers, but the Street hardly believed anything would come of it.

At any rate, none of the brokers made any strenuous exertions to buy the stock of either road in anticipation that the pooling arrangements would come to a head.

Dick knew that one of the two men who were talking about the deal was a director in the M. & N. road.

The young messenger also learned that the successful issue of the deal would be announced in the newspapers in a day or two.

The M. & N. director said the stock of his road was sure to go up 10 points, and might go up 15.

He advised his companion to lose no time in buying as much stock of either road as he could afford to carry.

Dick transacted his business with the trader ahead of them, and when he went away they were still talking about the brighter prospects of the two roads.

"It's a fine thing to be lucky," said Dick to himself, on his way back to the office. "Who'd have thought I'd get on to such a dandy tip as the one I've just picked up? I know both of these roads had a black eye for more than a year. It's a wonder they didn't patch up some kind of truce months ago. Well, I'm going to get in on this thing, and I'll pass the tip on to Fred. I owe him a good turn for the pointer he put in my way recently. There he is now. Talk of the Old Boy and you're sure to see his hoofs or horns. Hello, Fred, hold on a minute."

"I'm holding on—to you," grinned Gorham, as he grabbed Dick by both arms. "What do you want? Speak quick, for I've got a message to deliver."

"I've just got on to a fine tip, and I want to let you in on it," replied Dick.

"That's what I like to hear. I'd like to double that \$600 of mine."

"Then listen and I'll tell you how you can do it."

Dick gave him an outline of the information he had heard about the two roads.

"M. & N. is the better of the two stocks to tackle," said Dick. "Both will advance, but we can make larger profits out of M. & N. than the other. The director of the road said it was sure to go up 10 points, and might go 15."

The boys talked a few minutes longer on the subject and then separated.

Dick, on his return to the office, consulted the market report and saw that M. & N. was ruling at 60, and W. & V. at 42.

He decided to buy 500 shares of the former and 100 of the latter on a five per cent. basis.

He didn't get an opportunity to do this till he was sent to a stationer's on Nassau street.

This errand took him by the bank.

As soon as he found he was going that way he asked the cashier for his envelope containing his money which was in the safe.

It was handed to him and he put it in his pocket.

After transacting his business at the stationer's he made his way back to the little bank and stepped up to the margin clerk's window.

"Hello," he said, as the clerk nodded to him, "I'm back again, like a bad penny."

"I see you are. What can I do for you to-day?"

"I want the bank to buy 500 shares of M. & N. at 60 for me, and 100 shares of W. & V. at 42."

The clerk, after looking up the latest quotations, made the deal with him, and Dick, leaving about all of his money, returned to the office.

That afternoon, on his way home, Fred bought 100 shares of M. & N. at 60.

Just before the Exchange closed on the following day the announcement was made of the pooling arrangements between the two roads, and it caught the brokers by surprise.

There was a rush to buy the stock of both roads, but those who had some of it held on for the higher prices that were bound to prevail next day.

Bids of 65 for M. & N. and 43 for W. & V. were being made next day when the chairman's gavel fell, closing business for the day.

"We're right in it, Dick, aren't we?" said Fred, meeting his friend at the bank.

"That's what we are. You ought to make a thousand dollars this trip," returned Dick.

"I give it up. I never crow until I'm out of the woods."

"I never said a word to my folks about the \$475 I made out of S. & O."

"Why not?"

"Because my father would probably want me to turn it over to him to use in his business, and that's the last I'd ever see of it. What the old man doesn't know won't trouble him, so I intend to keep my business strictly to myself."

Next morning both stocks opened a point above the previous day's closing price, and there was a fierce scramble to buy both stocks.

The public, after reading the news in the morning papers, also got on the job and came flocking to the Street, eager to be in on a good thing, too.

The excitement in the Exchange was tremendous all that day, and M. & N. went to 72 by half-past two o'clock, while W. & V. was selling at 50 3-8.

"That's good enough for me," said Dick, when he saw the quotations on the ticker. "I'm going to sell as soon as I can reach the bank."

He didn't get to the little bank in time to sell out that day, but left his order with the clerk to close him out first thing in the morning.

Fred did the same thing.

The bank's representative sold their holdings among the first trading done when the Exchange opened.

Dick got 75 3-8 for his M. & N. shares and 52 1-8 for his W. & V. stock.

Fred, of course, got the same as Dick for his 100 shares of M. & N.

Dick made a profit on both his deals of \$8,500, while Fred cleared nearly \$1,500.

CHAPTER VIII.

A STARTLING DISCOVERY.

Dick was so overjoyed at being worth \$12,000 that no sooner did Sadie Singer appear at the office next morning than he ran into the counting-room to tell her about his good fortune.

"What, another deal!" she cried. "You don't mean it!"

"I do mean it, and this time I've cleared \$7,500. That looks like business, doesn't it?"

"Dick Bancroft, you're the most amazing boy I ever heard of. Why, you've made so much money in the last few weeks that it almost makes my head swim to think of it. I can't understand how you've been so fortunate."

"Oh, there are lots of things girls can't understand," chuckled Dick.

"The idea! I like your cheek. Girls can understand things just as well as boys, and generally better, if you want to know."

"You mean they think they can. Could you go out into the market, pick up tips and then make \$12,000 out of them like I've done?"

"No, of course not. What has that to do with girls understanding things?"

"Well, if you knew how to do that you'd understand how I made the \$12,000."

"I am willing to believe that you are an uncommonly smart boy. I don't believe there is another messenger in the Street who could do as well as you."

"My friend, Fred Gardner, has made \$2,000 inside of three weeks. That isn't so bad, either."

"I suppose Mr. Whitford doesn't know that you have been operating on the market," said the girl.

"No, I don't consider it necessary to inform him."

"What are you going to do with all that money you've made? Are you going to make more until you wake up and find yourself broke some day?"

"I intend to use it as the basis of my fortune. If I get broke I'll save up some more and commence over again."

"I hope you'll be careful, for \$12,000 is a lot of money to venture on a game of chance."

"You said the other week I was worth only \$750. The more money I have at my back the better my chance of coming out all right."

"I wish your father knew. Run along."

When Dick got his money he decided that it was also time to go back to work as an employee at the office, and

he went and hired a box in a safe deposit vault and put it away there.

That afternoon Mr. Whitford said he had to go over a lot of accounts of an estate of which he was the trustee, and he asked Dick to come back that evening at eight o'clock and help him out.

The boy promised that he would.

Accordingly after dinner he took an elevated train at the Twenty-eighth street station and started for Wall Street.

He found the night watchman talking to the janitor in the vestibule near the elevators.

"Hello, Bancroft," said the janitor, "what brings you back at this hour?"

"Got to help the boss this evening. He's got a lot of work to go over and check up, and he couldn't possibly get along without such a valuable employee as myself," laughed Dick. "It's only half-past seven. I suppose he hasn't got back from his dinner yet. He doesn't expect me before eight."

"Oh, he's back. I saw him go up to his office about half an hour ago," said the watchman.

"Then I'll go up."

"He's got two visitors with him. They came in right after he did, and went up to his office."

"Two visitors?"

"Yes. One was an Englishman, with long sidewhiskers, and the other looked like a minister. The Englishman said to me: 'Cawn't we go up in the lift, my good fellow?' But I told him that the elevators didn't run at that hour. 'It's a damned bore, don't you know, to have to walk up,' he replied. I told him he had only two flights to go, whereupon they both started up the stairway, and that's the last I've seen of them since."

"Well, I guess I won't go up, then," said Dick. "He doesn't expect me till eight o'clock, and probably he wouldn't care to have me butting in when he has callers."

At that moment the janitor's pretty daughter came in at the front door.

The janitor and his family lived in a one-story house erected on the roof.

"Well, pa, are you going to take me up?" she asked.

"In a few minutes, after I attend to a little matter in the basement. You can talk to this young man and the watchman till I get back. Bancroft, this is my daughter Molly. She wants to know how the brokers make so much money in the Stock Exchange. Perhaps you can enlighten her."

"Ain't you awful, pa," said the young lady, with a blush, slapping her father playfully on the arm.

The janitor laughed and walked off.

"So you want to know how the brokers make money, Miss Molly?" said Dick. "Why, I should think your father could have told you all about that. He ought to know as much as I do about it."

"He's never been in the Exchange. Besides, he never seems to have any time to talk with me."

"That's too bad. If I were in his shoes, and had such a pretty daughter as you, I couldn't do too much for you."

"Dear me! How complimentary you are. Are all the Wall Street boys like you?" said Miss Molly, with a smile and a blush.

"You ought to be able to judge. You see them every day, don't you?"

"I don't know any of them to talk to. You are the first I've ever been introduced to."

"I should consider that quite an honor, I suppose," laughed Dick.

"You are very polite to say so, whether you mean it or not," she answered.

"Oh, I always mean what I say, especially when I'm talking to a young lady."

"I think you're a jollier," said the girl, with a sidelong glance at the good-looking boy.

"That's where you're wrong. I wouldn't jolly you for a farm."

"I'm afraid that —"

"Hark!" suddenly exclaimed the watchman, interrupting her.

"What's the matter?" asked Dick.

"I thought I heard a sharp noise upstairs, just as if something had fallen."

They listened, but heard nothing, and so the watchman guessed he had been mistaken.

"Do you have to run errands all day?" asked Miss Molly.

"Yes; I'm on the go pretty nearly all the time. The job has got up a lot of good shoe leather. I guess the messengers

of the financial district could keep a shoe factory running overtime."

"Do you expect to be a broker some day?"

"I hope so."

"All brokers get rich, don't they, very soon?"

"They manage to live in pretty good style, I believe. My boss has been in the business about thirty years, and they say he's worth close on to a million."

"Pa says some of the traders are worth several millions."

"Some of the big guns are. But they are really poor alongside the men who control railroads, insurance companies, and other big enterprises. Those financial kings have millions to burn. Yet they keep right on piling more millions up. One of these days there won't be any money left for anybody else. They'll own the country, and the smaller fry will have to ask their permission to remain on earth."

At that moment there was a sound of steps on the stairs, and presently the Englishman and his companion stepped into the vestibule.

Each carried a package neatly done up under his arm.

The chap who looked like a minister or a missionary started when his eyes rested on Dick's face.

He nudged his companion and said something to him in a low tone.

"Well, my good man, we'll be obliged to you if you'll let us out," said the Englishman, stroking one of his Dunderbaries with a bored air. "It's deuced inconvenient to be obliged to come down on business at this hour, don't you know. Quite a bore, I assure you."

The ministerial gentleman said nothing, but he kept his head away from Dick.

The watchman made no reply, but conducted them to the front door and let them out.

"There's something about that minister, if he is a minister, that looks kind of familiar to me," said Dick, when the watchman came back. "Still, I guess I've never seen him before. If I had I should know him right off."

"These Englishmen who live on their money, and I guess that chap is one, make me weary," replied the watchman. "They always have such a tired look, just as if life was a bore."

"I wouldn't be surprised but what it is to them," said Dick. "Well, it's five minutes to eight. I must get up to the office. You'll have to excuse me, Miss Molly."

"Are you going to work to-night?" she asked, in some surprise.

"I expect to for a couple of hours. Mr. Whitford has a lot of work connected with an estate to attend to, and he asked me to come down and give him a lift with it, so here I am."

"You don't have to come here often at nights, do you?"

"Oh, no. This is the first time in three months. Well, good-night."

"Good-night," responded the janitor's daughter, and Dick sprang up the stairs, two steps at a time.

Mr. Whitford's office was situated on the third floor back of the Wall Street section of the building, and the windows overlooked a wide air-shaft that furnished light and air to the office facing on it.

It didn't take Dick long to reach the door of the reception room, which he expected to find unlocked.

It wasn't; however, but there was a light in there.

The broker's private room was also lighted up.

Dick tried the door of that, marked "Private."

It was locked, too.

"Well, Mr. Whitford will have the trouble of letting me in," he said, knocking on the door.

A few moments passed and the door was not opened.

"I guess he didn't hear me," thought the boy, so he knocked louder.

The second knock produced no results, either.

"Maybe he's in the counting-room," said Dick to himself.

He went to the door of the reception room and knocked hard.

Not a sound came from within.

He knocked once more, much louder.

"I wonder where he is? He ought to be able to hear that rapping in any part of the office."

He returned to the private office door and banged hard on it, but nothing came of the summons.

Then the boy applied his eye to the keyhole.

He caught a narrow view of the room under the glare of an electric lamp, and the first thing his eye lit on was an overturned chair.

Then he saw what seemed to be a man's hand lying upon the floor, the arm being out of his range of vision.

"I'm afraid there's something wrong in there," breathed the young messenger, with beating heart. "I don't like the looks of things at all."

He pounded hard on the door, and the sound reverberated throughout the corridor.

The janitor, his daughter, one of his assistants and the night watchman were going up in the elevator and they heard the disturbance.

The elevator was stopped at that floor and the janitor got off to see what was the matter.

"What's the trouble, Bancroft? Can't you get in?" he asked when he came up.

"No. Mr. Whitford is certainly in there somewhere, but I can't make him hear," replied the young messenger. "I'm thinking there's something wrong."

"Something wrong?" ejaculated the janitor.

"Yes. Just take a squint through the keyhole."

The janitor did so.

"Isn't that a man's hand on the floor?" said Dick.

"It is. That doesn't look right. I'll get the keys from my assistant and open up the door."

When he came back he was followed by all others, his daughter bringing up in the rear.

The janitor inserted one of the keys in the lock, turned it and opened the door.

The scene of wreck and disorder that greeted Dick Bancroft and his companions when they flung the door open and entered the office fairly staggered them.

"My gracious! Mr. Whitford!" exclaimed the boy, as he rushed toward the senseless broker.

CHAPTER IX.

A MYSTERIOUS AFFAIR.

Roger Whitford lay stretched flat out on the floor near his desk.

He looked like a dead man.

Dick knelt beside him and felt inside his vest.

His heart was beating fairly strong and the boy felt greatly relieved.

Dick jumped up and ran through the inner offices to the wash room to get a cup of water.

While he was away the others gazed around the place aghast.

How such a general wreck could have taken place without attracting attention puzzled them not a little.

The damage seemed to have been done deliberately and for the sole purpose of creating as much havoc as possible.

Even the pictures on the walls were askew and their glass fractured.

The door of the private safe had been blown open, and the tools which had accomplished the job lay about the floor near it.

Whatever valuable had been in it seemed to have been taken, for the safe was now bare.

The drawers of the broker's desk had been rifled and the greater part of their contents lay scattered about on the floor.

The letter-file case had toppled against one of the windows and smashed a pane.

The night watchman guessed this had made the noise he had heard below.

The janitor raised the head of the unconscious man on his knee just as Dick returned with the water, and they tried to bring Mr. Whitford to his senses.

"Better telephone the police, Watson," said the janitor to the night watchman. "They can't get here any too quick from the looks of things."

Watson hurried to the booth in the counting room.

He noticed that nothing seemed to be disturbed anywhere but in the private office.

Why the perpetrators had vented their spite on that particular room was a mystery.

It looked as if they were mad about something.

As the janitor and the young messenger were unable to bring the broker back to consciousness, the former telephoned an urgency message to the nearest hospital.

"Go! This room is a sight," said Dick, looking around. "Say, who could have done this?"

"Who? Why, it looks to me as if that Englishman and

his friend must know something about it, for they left only a few minutes ago."

"That's so," cried Dick. "They must have been crooks in disguise."

"Thunder!" ejaculated Watson. "And we let them pass us, and I opened the door for them to walk out. Well, they deceived me completely."

"Owing to the fact that they are disguised it will be hard to give anything like an accurate description of them," said Dick.

"One was about five foot ten, the other four inches shorter," said the night watchman. "The tall chap's side whiskers were false, of course, and he wore a wig to match. I should imagine that he really has a smooth face. The other fellow's chief disguise was his blue glasses and possibly a wig."

"We'll have to give the best description we can of them to the police, and then it will be up to them to do something," returned the boy.

"I'll have to go downstairs and let the officers and the ambulance man in when they come," said the watchman.

The janitor carried his daughter up to the top floor and walked up to the roof, where his wife gave him some kind of remedy to try on the broker.

He brought it down with him, but it did no good towards reviving the unconscious man.

The police and the ambulance arrived almost simultaneously.

The surgeon examined Mr. Whitford and said he had been knocked out by some sort of dull weapon, probably a sling-shot.

He said he would have to take him to the hospital, as he judged he was very severely injured.

The detective and policeman who had been sent looked the office over carefully after hearing the stories told by the night watchman and Dick.

He 'phoned the particulars to headquarters, on Mulberry street, giving the best description of the disguised rascals he could.

Mr. Whitford was carried downstairs, loaded on the ambulance and taken to the hospital.

Dick then connected with his private residence and communicated his particulars to his butler, who came to the 'phone.

"What hospital has Mr. Whitford been taken to?" asked the butler.

Dick told him, and asked him to make the news known to his wife as easily as possible so as to avoid alarming her too much.

Then he repaired the disorder of the room as well as he could, returning the papers to the drawers, though he had no idea to which ones they belonged.

The boy could not tell what had been taken from the safe, but thought the cashier might know, or have some general idea.

When he had done all he could do, Dick left the office and building and returned to his boarding house.

Next morning's papers had the story of the affair, and Mr. Whitford's condition was reported as very bad.

He had recovered his senses, but he could recall nothing of the visit of the two men and their assault upon him.

Therefore he could not give the police the clue they were looking for.

Mr. Whitford's employees, Dick excepted, were astounded when they read the news next morning in the papers on their way to the office.

Dick, as one of the factors in the incident, was besieged by the clerks and the cashier for additional particulars.

Nothing of importance, however, had escaped the reporters, and so he could only give them minor information.

The private office, even tidied up as the young messenger had left it, was still quite a wreck to look at.

The cashier said that the thieves had got away with very little property, nothing of any great importance.

It appeared that Mr. Whitford had taken the ten bonds of the Southern Railway, as well as a similar quantity of bonds belonging to another road, both of which he had been keeping in his private safe, over to his safe deposit vaults the day before.

The burglars, therefore, had found a comparatively empty safe.

Possibly it was the lack of results that had caused them to wreck the room out of pure spite.

The cashier took charge of the office, and business went on as usual.

Fred Gorham came in about ten.

"There seems to have been something doing in your office last night, according to the papers," he said to Dick.

"I should say so. You ought to have seen the private room last night before the wreck was cleaned away. It looked as if it had been struck by lightning."

"How could such a thing have been done without attracting notice?"

"I couldn't tell you."

"This room doesn't look out of the way."

"The damage was all done in the private office."

"How about the counting room safe?"

"They didn't touch it. They blew open the boss's private safe, and not getting anything worth their trouble we think they wrecked the room because they were mad."

"The papers said that the crooks were disguised as a well-to-do Englishman and a ministerial-looking chap."

"That is correct. Their disguise was first-class, too. The night watchman let them in and out of the building without question."

"Mr. Whitford is said to be in a serious condition at the hospital."

"Yes. He received a terrible rap on the head with some weapon that the detective believes was a sling-shot."

"Any danger of his dying?"

"I couldn't tell you, but I hope not."

"It seems a very strange affair. Those fellows must have found out that Mr. Whitford was to be at his office last night. They couldn't have got into the building at the hour they did without some good excuse. They evidently watched your boss when he returned from supper, and then after he got upstairs they came to the street entrance and told the watchman they had a special appointment with the broker. The watchman probably thought that was the reason Mr. Whitford had come back to his office, and so he let them go upstairs."

"You've got it down all right. Your idea agrees with the watchman's statement," replied Dick, who at that moment was called over by the cashier to go on an errand, so Fred returned to his own office.

CHAPTER X.

A \$30,000 TIP.

Although the police got busy over the Wall Street mystery no arrests were made.

Broker Whitford was removed from the hospital to his home and two weeks passed before his physician gave him permission to go downtown to his office.

In the meanwhile he had been able to make a statement to the police, but it didn't throw any great light on the affair.

He said the two men entered his office that night ten minutes after he returned from his supper.

The presumed Englishman apologized for calling outside of the regular office hours, giving as an excuse that he was going out West on an early train next morning.

He said he wanted to purchase some Southern Railway first mortgage bonds, and asked the broker if he had any in his office for sale.

Mr. Whitford told him he had none for sale, but could get him the bonds the next day.

The Englishman said that would be too late.

The man who looked like a minister, and had been looking at the pictures on the walls while his friends was talking with the broker, suddenly slipped up behind Mr. Whitford and struck him with some kind of hard implement.

That was all the commotion the broker could remember.

When Dick heard of the statement made by Mr. Whitford an idea occurred to him.

He was almost sure that the two rascals were Horace Bard and the man who had impersonated Colonel Culpepper.

The general build and bearing of the chaps as they had come under his own eye in the vestibule of the building agreed very well with the men as he knew them.

The fact that the big man had asked if the broker had any Southern Railway bonds for sale, was in itself sufficiently suspicious to attract Dick's attention.

The young messenger formed his views to one of the detectives called on the case, and the officer agreed with him that there was clearly some connection between the man who had given him the Southern Railway bonds for sale and the disguised Englishman.

The detective and his side partner, who generally worked together, immediately started out to try and find the sporty-looking man, with dark eyes and black mustache, and his associate, Horace Burd.

The search, however, was not productive of results, and after a time it was given up altogether, the conclusion having been reached that the two rascals had left the city for parts unknown.

So weeks passed away and the mysterious affair of the Taylor Building was forgotten, except by Dick and the broker himself.

Mr. Whitford had been unable to get into communication with the real Colonel Culpepper, but he found out through the secretary of the Southern Railway Co. that the ten bonds in question had been purchased by the colonel just before he started for Europe.

There seemed to be no doubt but that the bonds had in some way been stolen from the colonel, and that was why the broker took them to his safe deposit box where they would be quite safe until the owner turned up and proved his right to them.

"Say, Miss Singer—" said Dick one morning during the first week in June.

"Miss Singer!" ejaculated the stenographer. "You're getting awfully ceremonious all at once."

"I meant Sadie. You've got a friend who's running a public stenographer's office."

"I have."

"She does a whole lot of work for different brokers. Why don't you strike her for a good tip on the market? I'll bet she gets hold of many a one. You get the tip. If I think it's worth taking a risk on I'll give you ten per cent. of whatever profits I may make out of it. That would be fair, wouldn't it? You'd take no risk at all. If I made \$1,000 you'd get \$100. That would pay for a new summer outfit for you, and your vacation expenses."

"That is certainly a very acceptable proposition on your part, Dick, but I'm not sure that I could persuade Miss Potter to give me a tip that was valuable. She might consider such a thing a breach of confidence between her and her customer. If a broker trusted her with any of his business secrets it wouldn't be fair on her part to give them out."

"That's true, Sadie. I don't expect her to give away anything she learns in a confidential way. But she does such a lot of general work for brokers who have no regular stenographer, or whose stenographer is overcrowded, that she is bound to catch on to things that would mean a whole lot to somebody like myself who is keeping steady track of the market."

"Well, when I see her I'll speak to her about the matter."

"That right. I'll guarantee you'll find it worth your while."

At that moment the cashier called Dick to his desk.

"Hand this to Miss Singer," he said. "A messenger boy just left it."

"Here's a letter for you, Sadie," said Dick, laying it on her table. "A messenger boy brought it. Is it from your best fellow, inviting you to go to a show to-night?"

"I haven't any best fellow," she replied, with a blush, as she started to open the communication.

"What's the matter with you taking me, then?" he chuckled.

"Haven't you a cheek!"

"Ain't I good enough for you? Don't forget that I'm worth \$12,000, and I could spread myself giving you a good time."

"Money isn't everything. If I liked a young man I wouldn't weigh his merits against money."

"That's right, Sadie. I like to hear a girl talk that way. Money is a fine thing to have, but if that was the only recommendation a man had it might prove to be rather unsatisfactory in the long run."

"Who do you suppose this note is from?" Sadie said abruptly.

"As I'm not a second-sight expert I give it up," he laughed.

"It's from Miss Potter."

"And we were just talking about her. How funny!"

"She wants me to call on her this afternoon when I get off."

"Does she? You'll do it, of course, and don't forget about the tip matter."

"She says she's got something important to tell me."

"I wish it was a pointed."

"How do you know but what it is?" laughed the stenographer.

"No such luck. I suppose she wants you to help her select

a new summer hat, or some fluffy dress pattern, or something of that nature. That's what a girl calls important."

"You seem to know all about it, Dicky. There are a lot of things you boys call important that we girls wouldn't waste a second thought on."

"Well, I guess I've wasted enough of your time this morning. I'll return to my own roost outside."

He reached his chair in time to answer Mr. Whitford's ring, and presently he was hustling up Wall Street as if he had a pair of seven-league boots on.

When Sadie entered the office next morning Dick was perched on his chair reading the Wall Street "Argus."

The following paragraph had just engaged his attention:

"It is reported that United Traction interests have at last secured a controlling interest in the stock of the Newark & Pleasantville Electric Railway, and that the property will be added to the system. Last January the N. & P. passed their regular quarterly dividend on the common stock, and as a consequence the shares dropped from 62 to below 50, around which point they have been hovering ever since. At the offices of both roads it was impossible to secure a confirmation of the rumor, so we print it for what it is worth. Should the control of the N. & P. pass to the United Traction there is little doubt that as soon as the fact was officially announced the stock of the former line would jump into the sixties, for its future as a steady dividend payer would be assured."

"That looks good on its face. What a fine thing it would be if I knew at this moment, in advance of the Street, that United Traction had gobbled up the N. & P.," said Dick, licking his lips like a hungry animal who had scented a titbit.

"Good morning, Dick," said Sadie. "You seem to be deeply interested in the news. What is it that has particularly caught your eye?"

"A report that United Traction of New Jersey has got control of the Newark & Pleasantville Electric Railway. It is only a rumor; and rumors as a rule don't amount to a hill of beans, but it would amount to about \$30,000 in my pocket if I knew for sure at this moment that the deal was an assured fact."

"Thirty thousand dollars!" cried Sadie. "How could you make so much?"

"N. & P. is going around 50. On an assured tip I'd buy 2,000 shares on a five per cent. margin. The stock would probably go to 65. That would be a profit of \$15 a share. Multiply that by 2,000 and you have \$30,000."

"And suppose I provide you with this \$30,000 tip, what would you give me?"

"I'd give \$5,000 as soon as I cashed in."

"Then the tip is yours, Dick."

"What do you mean?"

Sadie looked around and then whispered in his ear:

"Miss Potter sent for me to give me a chance to make a few dollars on that very tip. I told her that you had made \$12,000 in the stock market within the last six months, and that you promised to back any good tip I brought you and allow me ten per cent. of your profits. She said that under those circumstances, as I had no money of my own to put up, I could let you in on the tip if I thought I could trust you fully. I assured her that I could. Then she showed me a letter, bearing the heading of the United Traction Co., which had accidentally come to her in a bunch of work she received from a broker yesterday noon. She told me to let you read this letter and then return it to her right away. Here is the letter. I guess you'll understand what it says without spectacles."

Thus speaking, the girl handed Dick the letter in question.

It was a short communication from the secretary of the traction trust informing the gentleman to whom it was addressed that the U. T. had absorbed the N. & P., and that the announcement would be made in the Exchange on Friday noon.

Dick nearly fell off his chair with glee.

"Talk about tips! This knocks the other ones I've had silly. A \$30,000 tip is not picked up more than once in a lifetime by a messenger like me. Sadie, you're a bird. It would be a shame to let another fellow walk off with you. I'll have to marry you one of these days as an evidence of my appreciation of this tip."

"How do you know that I would love you?" asked Sadie with a vivid blush.

"I don't know, but I think you'd be a good thing as I can get away from you," he laughed.

"Well, if you aren't conceited!"

"No, I'm not conceited, Sadie. I simply have confidence in my own ability to rise to the top of the ladder. With what I expect to realize on this tip of yours I hope to work my way to \$100,000 before Christmas. Will you take a dare?"

"What kind of a dare?"

"I'm now worth only \$12,000. If I can show you \$100,000 cash, all my own, on Christmas Day, will you promise to marry me at the proper time?"

The girl blushed up to her eyes.

"I'll put the proposal in writing so that you can hold me to it if you say so. I dare you to say 'Yes,'" he said, seizing her hand.

"No, Dick," replied the girl, looking at him shyly, "I couldn't think of accepting such a dare. I hope I'm not so mercenary as all that. I should not like you a bit better than I do now simply because you were worth \$100,000, or even a million."

"Then you admit that you do like me now?" he said eagerly.

"I've always liked you, Dick."

"Do you like me enough to agree to marry me some day whether I'm worth a million or only one cent?"

"I'll answer that question some other time, Dick, when you are sure that you know your own mind."

"I know my mind now," he said earnestly.

"Perhaps you do, but as the question you've asked me is a matter that concerns my whole life and yours, you'd better take time to consider it."

With those words she withdrew her hand from his and went into the counting room.

"She's right," thought Dick. "It's too important a matter to be jumped at offhand. Still, I'm sure I'll never change my mind. She's the one girl in all the world for me, and I'll win her 'Yes,' if it takes the balance of the year, or even longer, to do it."

Dick then dismissed the subject from his mind for the time being and began to think about the \$30,000 tip, as he called it.

CHAPTER XI.

HOW THE TIP PANNED OUT.

When Dick went to lunch that day he dropped into his safe deposit vault and took out \$10,000 of his funds.

He decided that he would make his new deal through one of the big brokerage houses of Exchange Place.

So he walked into the office of Mason & Co., a house that he knew to be thoroughly responsible, and asked to see the head of the firm.

"Mr. Mason," he said, as soon as he was shown into the private office, "I want you to buy me 2,000 shares of Newark & Pleasantville Electric Railway stock at the market, which is 50, on a margin of five per cent."

"Who is the stock for?"

"Richard Bancroft."

"What is Mr. Bancroft's address?"

"Care of the Washington Safe Deposit Co."

"The margin will be \$10,000."

"Here is the money," said Dick, handing his roll over.

"Are you employed by Mr. Bancroft?" asked Mr. Mason.

"No, sir. I represent him. In other words, I am Richard Bancroft myself."

"You are Richard Bancroft!" ejaculated the broker, clearly surprised.

"Yes, sir. That's my name."

"Then I understand that you are buying this stock for somebody who does not wish to be identified in the transaction?" said the broker.

"No, sir. I am buying this stock on my own responsibility."

"Is this your money?"

"Yes, sir."

"Are you employed by the Washington Safe Deposit Co?"

"No, sir."

"Why do you give your address as that place?"

"Because I have a box there."

"Where do you work?"

"On Wall Street, with Roger Whitford."

"The broker who was hurt by the two men who wrecked the office some weeks ago?"

"Yes, sir."

"In what capacity are you employed by Mr. Whitford?"

"I'm his messenger."

Mr. Mason jumped at the conclusion that this transaction actually came from Mr. Whitford, as it was hardly reasonable to suppose that a Wall Street messenger owned \$10,000.

He asked Dick no more questions, but completed the deal. When the boy got back to the Taylor Building he met Fred Gorham coming out.

"How would you like to take another shy at the market, Fred?"

"First rate, if I felt pretty sure I would win."

"Well, buy Newark & Pleasantville Electric Railway and you stand to win anywhere from \$10 to \$15 a share."

"Is that another tip you've got hold of?"

"It is."

"You are sure that N. & P. Electric is going up?"

"I've just banked all my money on it."

"How did you find out about it?"

"I can't tell you that. You'll have to trust to my word, that the pointer is all right. I wouldn't put you on to anything I wasn't ready to tackle myself."

"Can you tell me what is going to boom N. & P. Electric?"

"I could tell you, but I'm not going to."

"Then if I go in on this I'll have to depend solely on you?"

"You won't make any mistake by buying N. & P. Electric for a rise of ten points. To-day is Thursday. You've got till some time to-morrow, when the announcement of a certain thing will be made by the chairman of the Exchange. If you hold off till then you are liable to have lots of trouble in securing the shares at a price netting you a decent profit."

"What is N. & P. going at now?"

"Fifty."

"I'll buy 200 shares. That will take half of my money to meet the margin. If it goes up ten points I'll make \$2,000. That will satisfy me."

"If I were you I'd buy 400 shares, but you're the doctor."

"I don't believe it's a good idea to risk over half of one's money in a deal."

"That's a good principle to go on as a rule, but I have had evidence in my possession which shows that this tip I've handed to you is safe and sure of results."

"What was the evidence?"

"I can't state what it was, as the person who let me see it wouldn't like me to make any of the facts known."

"All right. I'm willing to put up half of my cash on the strength of your statement. I know you wouldn't steer me wrong."

"No, that's the last thing I'd do, Fred," replied Dick, and then the boys separated.

When Dick got back to the office he told Sadie that he had bought the 2,000 shares of N. & P. Electric.

"If it pans out \$15 a share I'll give you \$5,000, otherwise you'll receive the ten per cent. I promised you."

"I really can't realize that I have a good chance of making so much money all in a bunch. It seems too good to be true," said the stenographer. "Why, mother and I will feel quite rich."

"It's not an unpleasant feeling, so you needn't be alarmed," laughed Dick.

"I guess we can stand a little prosperity."

"Your mother could buy a small house somewhere in the suburbs and you could live rent free."

"No, as there are only two of us, a house would be too much responsibility."

"Well, then, you could invest it in a good five per cent. first mortgage where the security offered was ample."

"Yes, that would be a good way to employ the money."

"However, I would advise you not to count your chickens before they're hatched. It has a tendency to queer your luck."

"Then we won't talk any more about the matter for the present," said Sadie, turning to her work.

Dick took the hint and returned to the reception room.

Next day the younger messenger waited with a kind of feverish impatience for the official announcement at the Exchange that the traction trust had gobbled up the N. & P. Electric road.

Though he felt reasonably sure that the news would be given out in accordance with the statement contained in the letter, nevertheless he was on pins and needles all the morning.

Just at noon the report was given out, and then the brokers began a scramble to buy N. & P. shares so as to get in on a good thing.

As might be surmised, the people connected with the two roads had gathered in about all the shares of the stock that had been floating around for many moons, and the outsiders soon found that there was practically none to be had.

Those who were so fortunate as to have any of the shares in their possession held on to them as a matter of course.

The result was the price advanced in bounds to 60, at which figure some trading was done in it.

When the Exchange closed it was up to 62.

Dick, who had kept Sadie informed all the afternoon of the quotations on the ticker, carried her the closing price.

"It ought to be up to 65 in the morning," he said. "It may go even higher than that, but 65 is good enough for me. I want to make sure of that so you can get your \$5,000."

On his way home he met Fred coming out of the little bank on Nassau Street.

"I've just left my order to sell the 200 shares of N. & P. Electric I bought on your tip," said Gorham. "As things have turned out I'm sorry that I didn't take your advice and go the whole hog in it. I'd have made \$4,500 instead of half that sum."

"I told you the pointer was a sure winner, Fred, and you see now that it was."

"Well, \$2,300 isn't so bad. I'm only shy \$500 of being worth \$5,000. My old man would have a fit if he knew I was worth so much cash. Have you sold out yet?"

"No. I'm waiting for it to go to 65."

"You'll make a bunch of money out of this deal, I guess."

"I hope so. I've promised to give the person who got me the tip twenty per cent. of my profits."

"Twenty per cent. Gee! That's a whole lot."

"I think she deserves it."

"Then you got your pointer through a lady, eh?"

"Yes, but I didn't mean to let you know that. However, you'll never guess who it was, so it doesn't matter much."

Next day Dick sold out at 65 3-8, netting about \$30,000 after commissions and interest charges were deducted.

"Consider yourself worth \$5,000 now, Sadie, for I've just sold out," Dick said to her after returning from Mason & Co.'s office. "Now that all your eggs have been hatched out, you can count them as much as you want to, and figure on what you want to do with the money. I'll get a settlement of my account some time to-morrow."

On his way back from lunch next day Dick dropped into the safe deposit vaults and found the expected envelope from Mason & Co., inclosing their check for \$42,000 and a statement of account.

The check was made out on the Manhattan National Bank, where Dick was well known, and so he had no trouble cashing it.

He asked for five new \$1,000 bills, and these he handed to Sadie on his return to the office.

"There, now, you know how it feels to be worth \$5,000," said Dick. "Don't get a swelled head over them and throw up your position. Just hold on to your job till I'm ready to marry you, and then I'll keep a bushel-basket of the same kind always on tap at your service."

"You're awful good, Dick," replied the elated girl. "This is the first time I ever handled a \$1,000 bill, let alone five of them. I can hardly realize that I am worth so much money. I told mother last night about the deal for the first time, and she could hardly believe me."

"She'll believe you when you show her those bills."

"Yes. They are pretty convincing evidence. I am very, very much obliged to you, Dick. That tip would have been of no use to me if you hadn't been able to take it in hand. I sha'n't forget how generously you have acted toward me. You must come up to our flat and see mother. She will want to thank you, too."

"All right. I'll be up to-morrow night, if you say so."

"Very well. I will look for you."

"I think we ought to celebrate the success of our \$30,000 tip in some way."

"How can we?" she asked with an interested look.

"Well, you might let me take you to the theater some evening next week. Your mother could go along to see that I didn't run away with you."

"I guess you wouldn't run away with me," laughed the stenographer.

"Will you go?"

"Yes," she answered, and Dick left her quite pleased with her reply.

CHAPTER XII.

DICK DISCOVERS HORACE BURD AND HIS PAL IN JERSEY CITY.

Dick called on Sadie on the following evening and found her looking unusually sweet and pretty in her best gown.

Mrs. Singer welcomed the young messenger very graciously, and thanked him for his liberality to Sadie with reference to the \$30,000 tip.

"That's all right, Mrs. Singer. I made \$25,000 myself out of the deal, which was just like finding the money, under the circumstances. If Sadie hadn't brought me the tip I couldn't have made it, so it was only a square deal to treat her right. Such pointers turn up about once in a lifetime for a girl in Sadie's position. In fact, not one stenographer in a thousand ever gets onto such things. She will probably never meet with such a chance again."

Dick spent a very pleasant evening with Sadie and her mother, and it was arranged that he was to take the young lady to the theater on next Wednesday evening.

Next morning Mr. Whitford called Dick into his office.

"I want you to take this package of Philadelphia & Reading bonds over to the office of Yard & Naseby, in Jersey City. Their address is on the outside."

"All right, sir."

"You can get a certified check in payment for them. Get back as soon as you can."

So Dick put on his hat and started for the Cortlandt Street ferry.

He caught a boat that was just about to start and was soon across the river.

Yard & Naseby's office was near the Jersey City Exchange, and Dick had no difficulty in finding it.

He delivered the package of bonds to Mr. Yard, who, finding them to be all right, handed the young messenger a certified check on the First National Bank of Jersey City, and he left at once.

On his way to the ferry Dick was surprised to run against Fred Gorham.

"What brought you over here, Fred?"

"The same thing that brought you over, I guess—the ferryboat."

"I suppose you think that's funny. Come over with a message to one of the Jersey brokers?"

"Yes. What did you suppose I came over for—fun?"

"Hardly. Say, wait for me this afternoon after business hours in front of the sub-treasury. I want to see you about—"

Dick stopped suddenly and looked after two men who passed them at that moment.

"What are you looking at?" asked Fred.

"Those two men. Blessed if they don't look like the chaps who did up Mr. Whitford and wrecked his office that night."

"Is that so?" replied Fred with some interest.

"I know both of them pretty well when they're not disguised. One of them, you know I told you, boarded at Mrs. Carson's for a short time. If those are the men they've got a new make-up. I wish I had the time to follow them, and see whether they are the chaps or not. It would be a feather in my cap to catch those fellows after the New York detective force had failed to do it."

"They've gone into that saloon yonder. You might keep an eye on them as far as Montgomery Street."

"I will. I know Mr. Whitford would be glad to get a clue to the whereabouts of those rascals, so he won't pull me over the coals for losing a little time trying to verify my suspicions about these men."

"I shouldn't think he would," replied Fred.

"Well, then, so long. I'll see you in front of the sub-treasury about half past three."

"All right," replied Fred, and the boys separated.

The two men in whom Dick was interested came out of the saloon just before the young messenger reached it, and continued on their way up the street, which ran parallel with the water front.

They crossed Montgomery Street and kept straight on.

As this street led down to the ferry wharf, Dick stopped on the corner, undecided whether he ought to follow the men any further.

He was so impressed by their general likeness to Horace Burd and the bogus Colonel Culpepper that he determined to keep them in view a while longer.

So he crossed Montgomery Street after them.

In this way he followed them to Washington Square and the postoffice.

They turned into the postoffice and went to the general delivery window, where the larger man of the two spoke to the clerk.

He received a letter.

The two stepped to one side while he tore the envelope open and read the inclosure.

Dick pulled out his handkerchief and, making a feint to wipe his eye, he passed close to them and gave a sharp glance.

As he did so the man handed the letter to his companion, saying:

"Read it over, Burd, and see what you think of it."

As the words reached Dick's ears his heart gave a great bound.

He had not been mistaken in their identity after all.

These were the two rascals that the detectives of New York and Jersey City had failed to find, even under the spur of a thousand-dollar reward offered by Mr. Whitford for their capture.

Dick was greatly elated that the task of causing their arrest appeared to be in his hands.

Turning to the door the boy looked out to see if there was a policeman anywhere around.

As usual when one is wanted, no officer was in sight.

As the two men passed out into the street and turned up Grand Street.

"It's up to me not to lose sight of them now," breathed the boy, taking up the trail.

Dick kept a bright lookout for a policeman as he trudged on at a good distance behind his quarry, but not a single policeman of the law force in view during the four blocks they traveled to Grove Street, where Burd and his companion turned into Bright Street, which at this point forms a junction with Grand.

Dick wondered where the rascals were bound.

His chief fear was that Burd might turn his head and recognize him.

For that reason he kept his handkerchief in his hand, ready to carry it instantly to his face.

Burd, however, did not look behind.

The two men's evidently had no suspicion that they were being followed.

After walking many blocks at an easy pace, they came to a rather shabby-looking brick building.

They went up to the door, opened it without knocking or ringing a bell, and entered, slamming the door after them.

There was a number on the door, and Dick took a note of it.

The house was so different from the others on either side of it that the young messenger was sure he could recognize it without the number.

He walked on to the next corner and stopped to consider what he should do.

"It's no good there isn't a policeman around at this moment. I could go into that house with me and nab those chaps. If I go hunting for one it may take some time to find him, and unless those men are stopping at that house they will leave while I'm away and that would spoil this chance of catching them."

On the opposite corner was a drug store with the sign of a man on a horse and the words "Pay Station" hung out.

It immediately occurred to Dick that it would be a good idea for him to communicate with police headquarters, and, after explaining the situation, ask that a couple of officers be sent to No. — Bright Street to arrest the two rascals.

Accordingly Dick crossed the street, entered the store and went into the telephone booth.

He got the connection with headquarters and told his story to the man at the other end of the wire.

He explained that he was Mr. Whitford's messenger and that Mr. Whitford was the Wall Street broker who had suffered from the visit of the two rascals.

As the man at headquarters was satisfied that the messenger was straight goods, he promised to have two detectives sent right away.

After hanging off, Dick got connected with his own office in Wall Street.

One of the clerks answered him.

"Is that you, Davis?" he asked.

"Yes. Who are you?"

"Dick Bancroft. I'm in Jersey City at a drug store at the corner of Bright and Blank streets. Is Mr. Whitford in the office?"

"No. He just went out."

"Well, tell the cashier I won't be back for a while, I can't tell how long. I am engaged on an important matter. In fact, you can tell him that I have got a line on those two rascals who wrecked the office that night. I recognized them, in spite of their new disguise, on Montgomery Street, and followed them to No. — Bright Street, where they are now. I have telephoned to police headquarters here and two detectives are now on their way to a trap the chaps. That's all," and Dick hung up the receiver, paid the toll for the use of the wire and left the drug store.

Then he walked slowly back toward the brick house where Horace Burd and his companion had entered.

CHAPTER XIII.

HOW DICK PICKS UP VALUABLE INFORMATION AND IS CAUGHT IN THE ACT.

As Dick approached the house a rather daring idea came into his mind.

That was to enter the building alone in advance of the detectives and see just where the two rascals were.

It was easy to do this, as the door was evidently not fastened against visitors.

It was perhaps a foolish move on the young messenger's part, but he was so eager to get all the credit possible out of the capture of the crooks that he did not stop to consider whether the venture was a prudent one or not.

He had no lack of nerve, and as there was a spice of adventure in the plan, he adopted it at once.

He mounted the short stoop, tried the door, which yielded to his touch as he expected it would, and entered a narrow hallway.

There was a door on his left, another further on, and a third at the end of the hall, communicating with the back of the house.

Before him was a narrow stairway leading to the floor above.

"If those chaps are lodging here I must look for them upstairs," Dick said to himself. "I'll go up and investigate, at any rate."

So up he went to the first landing.

Four doors confronted him here and he applied his eye to the keyhole of the nearest one.

He saw a small room neatly furnished with a small cookstove, a table, three chairs, a stationary dresser fitted with glass doors, in which were plates, dishes, cups, saucers and other housekeeping utensils.

As far as he could see there was nobody in the room.

On the strength of that, after listening intently and hearing no sounds, he ventured to open the door cautiously.

A rapid survey of the room showed that it was untenanted.

An open door communicated with another apartment beyond and Dick heard the voices of two men engaged in conversation.

The tones of one sounded like Horace Burd's, and so he listened softly across the carpeted floor and looked into the next room with his eyes.

There were Burd and the "colonel," sure enough, both without their new disguise.

The former looked as Dick had known him at the boarding-house, while the latter was the same man who had stopped him on Twenty-eighth Street when he was on his way home from the theater.

"There's no use talking, Burd," said the "colonel," "you can't keep the day you robbed that money broker on Exchange Place. Only for that you'd have sold those bonds through Broker Whitford and have gotten the money. The moment that young Bancroft recognized you as a thief I came under the ban of suspicion. I had to get out of the house before I could not chance a police investigation."

"I don't know what the job turned out unfortunate, but I got away with the money all right. Five thousand isn't to be sneezed at. I can tell you. The unlucky part of the affair was that Bancroft happened to come back for something he forgot at the time he was in and I was talking. He caught me putting the bag of gold out of the rubbish can where I had hid it after clearing him and the others who were chas-

ing me. Only for that everything would have gone on smoothly with us."

"Well, it was a mistake for you to engage in such an enterprise while we had the bond scheme at stake. You came mighty near being caught as it was."

"That's right. I escaped by the skin of my teeth. If it wasn't too risky for us to venture back to Manhattan I'd figure on some scheme for getting back at that young monkey who has been the real cause of our undoing."

"What's the use of worrying yourself about him? He's not likely to do us any more harm. Let's figure on how we can utilize that tip we found in the pocketbook of the old codger we went through the other night. We've still got more than \$4,000 of the money you lifted in Exchange Place. The letter that the old chap received from his son-in-law says that a pool is forming and will be completed this week to corner D. & G. stock, the present market value of which he says is 67. Inside of ten days, according to the writer, D. & G. will be up to 80 or higher. With this information in our possession we are in a position to make quite a stake. The police have given up looking for us as a regular business. It will be perfectly safe in our new disguise to visit one of the big brokers in this town and put a deal through. The \$4,000 will about cover the margin on 600 shares. We ought to make anywhere from \$6,000 to \$8,000 out of it."

"What did you do with the letter?" asked Burd.

"Here it is," and the "colonel" took a pocketbook from his pocket, opened it and extracted the letter in question, which he handed over to his companion.

"I wonder who J. G. Webster is?" said Burd, after he had glanced over the letter.

"What difference does it make to us who he is?" replied the "colonel." "It is clear he is in the position to secure inside information about the future of this D. & G. stock. He writes like a man who knew exactly what he was saying. These insiders often tip off one or more of their particular friends in the good things they get on to. This Webster is giving his father-in-law a chance to make a haul. The old chap has read the letter, so the loss of it won't stop him from making a deal just the same. The fact that we found it in his pocketbook opens a chance for us to do likewise. I'm in favor of putting up that \$4,000 on D. & G. right away. When the price goes up to 80 we'll cash in and then skip out to Chicago, where we can spend the summer very comfortably without any risk at all. What do you say?"

"All right. I'm in favor of——"

Burd didn't finish.

He was interrupted by a racket in the next room where Dick Bancroft had been eagerly listening to their conversation.

It appeared that the young messenger had been so absorbed in trying to find out all the particulars of the D. & G. tip that he had been unaware of the entrance of the landlady of the house, who, entering the room and perceiving the young intruder, whom she took to be a sneak thief on the premises, had pounced upon him forthwith.

"What are you doin' in my house, you young rascals?" she exclaimed in a shrill voice that immediately arrested the attention of Burd and his associate and brought them to the door. "Tryin' to rob my lodgers, I suppose."

"What's the matter, Mrs. Blodgett?" asked Burd, seeing the landlady struggling with Dick, whom he did not recognize at the moment.

"I caught this young chap spyin' in at your bedroom door just now. He wasn't doin' it for any good purpose, I'll be bound. I wish you'd take charge of him till I can send my son Billy for a policeman."

Burd gripped the young messenger, and getting a good look at his face, recognized him with a gasp of angry astonishment.

"So it's you, Dick Bancroft, is it?" he ejaculated, gripping his arm tightly.

"Oh, you know him, do you?" replied the landlady, evidently much relieved. "Then he isn't a sneak thief after all. Well, I'm glad of that. I just came up to bring the things you gents ordered from the butcher and grocer. There they are on the table."

"All right, Mrs. Blodgett. You needn't wait any longer," said Burd, apparently anxious to get rid of the lady of the house. "Here, Snelling," to the "colonel," "help me with this young friend of ours. Now that he's honored us with a visit I think we ought to make it interesting for him while he's here."

Snelling, who by this time had also recognized Dick, seized him by the arms and forced him into the bedroom, leaving his

friend to dismiss the landlady with some plausible explanation.

A moment or two later Burd followed, closing the door after him.

"So, Dick Bancroft, you've been playing the detective on us, have you?" he hissed.

Dick, who had been released by Snelling, made no reply, but looked at him defiantly.

"I say you've been playing the detective on us, do you hear?" roared Burd.

"Well, suppose I have?" returned Dick. "It's about time you two were rounded up for nearly killing my employer and wrecking our office."

"What's that?" demanded Burd. "What do we know about your employer and your office?"

"You can't put up any bluff with me, Mr. Burd," replied Dick. "You and your pal here are pretty good at disguising yourselves, and you did deceive me that evening when you came downstairs and asked the watchman to let you out, but when we looked into the matter afterward we were satisfied that you two were the rascals who had done the job. At any rate, you, Mr. Burd, are wanted for the theft of the \$5,000 from the money broker in Exchange Place, and you, Mr. Snelling, if that is your right name, are wanted to explain how you came in possession of Colonel Culpepper's Southern Railway bonds. That's all I've got to say."

"So you've been trying to do what the police are paid to do and failed—catch us?" snarled Burd. "Well," he added, sarcastically, "now you've caught us what are you going to do with us? How are you going to get us to the police station?"

"I'll get you there," replied Dick, coolly. "A couple of detectives will be here in a few minutes to take charge of you, so you might as well throw up the sponge."

The two crooks looked startled.

Burd, however, was equal to the emergency.

"We're obliged for the information," he replied, with an ugly sneer. "Under the circumstances I don't think we'll stay to make their acquaintance. But before we leave," he continued, thrusting his hand into his hip pocket, "we'll fix you so that you won't spy on us any more."

He sprang suddenly on Dick and dealt him a blow on the head with his slung-shot.

Dick tried to dodge the implement, but was only partly successful.

The weapon glanced off his skull without effecting any serious injury, but the blow was hard enough, nevertheless, to partly stun him, and he dropped to the floor.

CHAPTER XIV.

DICK IMPRISONED IN THE VAT.

"You haven't killed him, have you?" said Snelling, looking down at the unconscious boy, whose face had gone as white as death from the shock.

"I don't care whether I have or not," replied Burd, desperately. "He's got to be silenced long enough for us to make good our escape."

"If he's dead, and the two detectives he spoke about reach the house and find his body, it will be a hanging matter should we be caught."

"I think he was only bluffing us about the detectives. Why didn't he bring them with him, if he knew we were in this house, and have us arrested right off the reel, instead of hanging around outside the door listening to our conversation?"

"Bluff or not, we can't afford to take any chances. We'll have to get rid of this boy, whether he's dead or only stunned, and then look to our own safety."

Burd stooped beside Dick and felt around the boy's heart.

"No, he's not dead. He'll come to himself in a little while."

"Then we'll shove him under the bed and let him recover at his leisure."

"No, we won't. I know of a better way than that to dispose of him."

"What is it?"

"We'll carry him into that empty building in the rear of this house. It was once used as a pickle factory. There's a dry vat there we'll dump him into. If he never gets out of it it wouldn't worry me much, for I hate the young monkey bad enough to see him dead a dozen times over."

"That's all very well, but we'll have to carry him down stairs and across the yard. How are we going to do that without being seen by Mrs. Blodgett?"

"There's another and safer way—the way I got into the old factory myself."

"How is that?"

"By way of the roof. We'll carry him up through the scuttle, over on to the roof of the next house, and thence to the roof of the factory building. The scuttle there is not locked, so we'll have no trouble taking him down into the building."

"But somebody might see us carrying him over the roofs. That would arouse suspicion."

"There's a gunny-sack in the closet in the next room. I'll get that and we'll put him in it. Then, if any one sees us carrying the sack they won't know what's in it. And what they don't know won't trouble them."

"Go and get it, then. We've no time to lose."

Burd got the sack and they shoved Dick into it, tying up the end with a bit of string.

Snelling cut a hole to admit the air and then their victim was ready for immediate removal.

Burd looked out into the landing and down the staircase, and believing the coast to be clear he returned and announced that now was the time to get the boy out of the house.

"Catch hold of the top of the bag, I'll take the bottom," he said.

With the body between them they passed out of the room and up the stairway to the roof, which they gained by a short ladder that communicated with the scuttle.

They bore the sack over the roof of the adjoining house to a point where it overlapped the end of the factory roof.

Burd got over first and then lifted the sack across, Snelling following.

The factory scuttle was found to be unlocked, as Burd said it was.

"We'll take him out of the bag now," said Snelling. "Then we can handle him easier."

Accordingly the sack was ripped off of Dick, and Burd, going down the ladder first, Snelling lowered the half-unconscious boy to him.

The vat that Burd spoke of was in the cellar of the building, and they carried him down the several flights of stairs through the gloom that shrouded the interior of the factory.

The cellar was pitch dark and Burd struck a match to light their way.

"Here's the vat," said Burd, when they reached the center of the place.

He scratched a match down into it, disclosing a round, barrel-like enclosure sunk into the foundation of the building.

It had been so long out of use that it was as dry as a bone and warped in many places.

Its depth was about eight feet, while it was about five feet across.

"It would be sheer murder to leave him in that hole without a chance to get out," said Snelling. "He'd starve to death there."

"S'posing he did starve, it isn't more than he deserves for what he's done to us," replied Burd, unfeelingly. "He's been the cause of all our troubles. Now, on top of that he comes snooping around after us in this town. There's no doubt that if Mrs. Blodgett hadn't fortunately detected him at our door he'd have had us arrested by this time. He isn't entitled to any sympathy. At any rate, he won't get any from me."

"Why not leave him right here in the dark?" said Snelling. "That will give him a chance for his life. At the same time it might cause his death without any assistance on our part."

"How would it?"

"Well, he won't know anything about this big hole in the floor when he comes to his senses. In trying to find his way out of the cellar in the dark he might fall into it of his own accord. That would relieve us of the crime. It would be a case of involuntary suicide, for he'd probably break his neck if he pitched head-first into the vat."

"I've got an idea," said Burd. "It's a first-class one, and will save his life in the end."

"Let's hear what it is."

"We'll lower him into the vat where he'll be safe as long as we want to keep him here. Every night one of us can come here and bring him enough food and water to keep him alive for twenty-four hours. Then, with him out of the way, we can go on with that stock deal. As soon as we have put that through and collected our profit we'll dope the last meal we hand down to him. Then we'll pull him out of the vat, carry him up to the ground floor above and leave him to recover and escape at his own pleasure. By the time he manages to

get away we'll be well on our way to the West. How does that strike you?"

"That strikes me all right. I think it is a good scheme. It will save us from having the boy's blood on our hands, and at the same time will give us all the chance we need to carry out our plans. It's a wonder neither of us thought of that idea at the start-off."

"It has another advantage," said Burd, rubbing his hands with satisfaction. "A spell of eight or ten days in the darkness and solitude of the vat will be a fine punishment for him. It's a good way to get back at him for the trouble he's put us up against, and will teach him to mind his own business in the future."

The matter being thus decided, Dick was carefully lowered into the vat.

His feet just touched the bottom when they let go and he dropped into a huddled-up posture without sustaining any injury.

After flashing a match down at him the two rascals left the cellar, returned to the roof, crossed back to their own habitation, and, descending through the scuttle, made their way back to their rooms, where an unpleasant surprise awaited them.

The two detectives, sent from the police station to arrest Burd and his associate if they could be found at the address on Bright Street given by Dick, had arrived at the house while the two rascals were in the cellar of the factory.

They entered the building the same way the young messenger did, without announcing their presence, and they went upstairs and were searching the second floor for their quarry when Burd and Snelling re-entered their quarters.

The two crooks walked right into their arms and were arrested.

"Your name is Burd, I believe?" said the officer who had the smaller rascal by the arm.

"No, it isn't," snarled the crook. "It's Edwards."

"Well, you answer Burd's description near enough to warrant me taking you to the station for identification," replied the detective, snapping a handcuff on his wrist.

"You are the bogus Colonel Culpepper," said the other officer to Snelling.

"My name is Snelling, and I can prove it," replied that individual angrily.

"You'll have the opportunity to do so," answered the detective, putting the steel bracelet on his wrist.

"This is an outrage!" cried Snelling, with assumed indignation. "Where are your warrants?"

"Don't need any," replied the detective, curtly. "You chaps are the men we've had instructions to pull in weeks ago. We've been on the lookout for you ever since. Now that we have you, we're not going to lose sight of you till we land you in a cell. Come, get a move on. We've no time to fool around here."

So, at the moment Dick was coming to his full senses in the solitude and darkness of the vat, the two rascals, responsible for his predicament, were marched off to the police station under the escort of the detectives.

CHAPTER XV.

DICK DISCOVERS THE STOLEN GOLD.

When Dick recovered from his dazed condition he had an indistinct idea of all that had happened to him.

"They carried me out of their rooms up to the roof and across one or more roofs while I was in the bag. Then they took me down through another building, which I heard them say was unoccupied, to the cellar. After which they lowered me into this hole which they called a vat. It's something to know where I am, though I judge that I'm in a pretty bad pickle. I'll strike a match and see what I can make of the place."

He did so.

"Yes, it looks like a vat, all right," muttered the young messenger, as the match flared up, and he saw the circular wooden sides surrounding him. "And what is worse, it looks as if I'm here to stay."

He sprang upward at least a dozen times, but though his hands once touched the upper edge of the vat, he could gain no hold, and immediately slipped back again.

Finally as he made one desperate jump his shoe struck the side of the vat a resounding blow.

Dick's foot hit one of the ratted staves and the boards broke into a couple of feet above the bottom.

The boy lost his balance and fell backward upon his side.

Getting up he struck a match and saw the fractured board, which he grabbed and wrenched out of its place.

That left a narrow opening in the vat with a foothold two feet high.

Dick placed one foot in the hole and grasping the edge of the next solid board raised himself up till he could almost touch the rim from where he hung.

Gathering his energies he sprang up from that point and easily secured a firm hold on the rim of the vat with both hands and then scrambled out.

Passing the doorway he flashed another match and saw a rough stairway before him, which he immediately ascended and found himself on the ground floor of the building.

He mounted the three flights of stairs till he came to the ladder under the scuttle and pushed open the cover.

He wasn't sure now what house it was that he had come out of until, chancing to look down, he saw Mrs. Blodgett, whom he recognized, hanging out some clothes on the yard line to dry, then he saw that No. — Bright Street was exactly back of the deserted factory.

When he reached the second landing he saw the door of the small room fitted up as a kitchen standing wide open, just as the detectives left it when they marched their prisoners off.

Dick looked curiously around the room, and his gaze lighted on an envelope lying on the carpet.

It was addressed to Gregory Bland, with street and number following, and lastly "Jersey City."

He put the letter in his pocket.

"Now I wonder whether those detectives came here while those rascals were getting rid of me in the factory?" he thought. "Maybe they are looking for me on the street. I'd better go down and see. At any rate, my business is finished here. If those scamps have skipped this place for good I suppose they'll be able to keep clear of the police like they have hitherto done, which will be a great pity. According to their own words they still have over \$4,000 of the sum Burd stole from the money broker. It is too bad that could not be recovered. That grip yonder would seem to indicate that the rascals haven't gone away for good. Perhaps it doesn't belong to them, or they may have left it behind. It'll take a look at it. All's fair under present circumstances."

Dick grabbed the grip, but found it uncommonly heavy to dislodge.

The grip was locked and the young messenger could not investigate its contents.

Certain that the bag belonged to the rascals he determined to take possession of it.

He went first to the drug-store and got a connection with police headquarters again.

Then he learned to his surprise and satisfaction that the two crooks had been arrested at the house and were now in a cell at headquarters awaiting orders from the police of New York, who had been notified of their capture.

Dick said he would call there right away and identify them as the right men.

On the way he came across a locksmith's.

Entering the shop he asked the man to unlock the grip.

This he did after some trouble, and the bag with \$4,200 of the stolen gold coin was found in it.

It was Saturday morning and the Exchange was open only half a day.

Before noon Dick easily found a chance to visit Mason & Company, the Exchange Place brokers, and arrange for the purchase of 5,000 shares of D. & G. at the market, which was 68.

He had passed the tip on to Fred, and Gorham found time to place an order for 500 shares with the little bank on Nassau Street.

The stock advanced a point during Monday, and still another on Tuesday.

On Wednesday it see-sawed between 69 and 70, finally closing at 70 1/8.

That night Dick, as already arranged, took Sadie to the National Theater to see a popular play.

At the close of the first act the young messenger went out and bought her a box of candy.

The third act had just begun, and the limelight in the second balcony was following the movements of the principal lady performer on the stage in her most popular song and dance, when one of the tanks connected with the apparatus exploded with a great report and concussion.

The operator and several of the spectators near the machine were injured by the explosion, and with their cries, fol-

lowing on the heels of the startling report, created a panic among the audience throughout the house.

A mad rush was made for the main door, few thinking of the side entrances.

A terrible scene of confusion ensued, which was increased by some frantic persons yelling "Fire!" at the top of their voices.

In the short space of a minute a pandemonium of horror had attacked the spectators.

Dick and Sadie had, in common with the rest of the audience, been startled by the explosion in the balcony.

The pretty stenographer turned as white as death when the spectators began their rush for the exits.

The young messenger held her with one arm about her waist and glanced around the partially darkened house.

At that moment the electrician turned on the lights, and the stage manager rushed down to the footlights.

He shouted that there was no danger, but his words produced no effect whatever.

Then he ordered the musicians to resume the dance music which had come to a sudden stop.

The principal performers also came forward to show that there was no reason for the stampede that was in progress.

"Don't cry, Sadie," said Dick, now certain that there was no real peril threatening, "there is no cause for alarm."

After considerable trouble Dick succeeded in calming the girl's fears, and by that time the house was almost empty.

Dick and Sadie were the only ones left in a dozen rows of orchestra seats, and by this time the pretty stenographer had to a great extent recovered her self-possession.

The show was not resumed that night.

"Kind of hard luck to have such a thing happen at our first night together at a show," said Dick, on their way home.

"Yes," replied Sadie, with a little shudder at the recollection. "I don't know what I should have done if you hadn't been so brave. I never was so frightened in all my life."

Half an hour later, standing in the shadow of her own door, she said "Yes" again, but it was to a more momentous question, and one which concerned only their two selves.

With the opening of the Exchange next morning the boom in D. & G. set in with a sudden rush and by noon was quoted at 78, ten points above what Dick had bought his shares for.

He held on till it reached 85 and then got out just in the nick of time with a profit of a little over \$83,000.

"I told you I was going to make a hundred thousand by Christmas, Sadie," he said to the stenographer that afternoon, "but I've done better already and the year is little more than half over. Congratulate me, sweetheart, for I'm now worth \$120,000."

"Is it possible!" she exclaimed, opening her eyes. "That was a lucky tip, indeed."

"Yes, I could almost forgive those rascals for trying to do me up, since it was through them I came into possession of the pointer."

Horace Burd and his associate waived their right to requisition papers, as a formality that would avail them nothing in the long run, and were transferred from Jersey City to the Tombs.

In due time they were tried in the court of Special Sessions and were convicted.

At the end of the summer season Mr. Whitford took Dick into his counting-room and got another messenger.

The boy showed such an aptitude for the business that at the end of a year and a half he was promoted to be the broker's representative on the floor of the Exchange.

A year later, when Dick, worth \$200,000, proposed to resign his position to set up as a broker for himself, Mr. Whitford, not wishing to lose so smart a lad, offered him a partnership for \$100,000, and he accepted it.

The paint on the new signs of Whitford & Bancroft was hardly dry when Dick told Sadie that he had decided to get a new stenographer.

"Is that the first thing you're going to do as junior partner—discharge me?" she said, laughingly.

"Yes, but only to instal you into a life-long sinecure as mistress of my new house, now finished, at Larchmont-on-the-Sound. It is up to you to name the day."

Which she did soon afterward, and they were married on that date.

Next week's issue will contain "PLUCKY BOB; OR, THE BOY WHO WON SUCCESS."

SEND POSTAL FOR OUR FREE CATALOGUE

CURRENT NEWS

There are being operated in the streets of Boston several electric sprinklers by a contractor working under the direction of the street department. The street sprinklers are mounted on a 3.5-ton electric chassis, and include an 800-gallon water tank. Instead of placing the sprinkling apparatus in the rear, as is usually the practice, they are placed in front of the vehicle, where they can be seen by the operator.

A dispatch from Born to the wireless press says: "Germany's Polish Legion has collapsed. After long efforts and coercive pressure Germany and Austria-Hungary succeeded in enrolling 18,000 Poles. They were divided into six brigades. Four brigades mutinied at the beginning of October and they were disarmed and imprisoned in the Brest-Litovsk barracks. The remnants of the legion were sent to the interior of Austria, the troops being considered unreliable."

A manufacturer has recently placed on the market a line of shoes for electrical workers which are made to withstand potentials up to 20,000 volts without harm to the wearer. The shoes contain no cement, and have no seams, but are vulcanized into a solid piece under high pressure in aluminium moulds. A novel feature of the shoe is that the soles are white, and under the white surface is a layer of red rubber. When the sole has worn down to a point where the red is exposed, it is a sign to the wearer that a new half-sole should be immediately secured in place.

Soldiers at the front in France now enjoy performances of a traveling theatre company, financed by a group of philanthropic French people. The entire paraphernalia necessary for these performances is packed in three big wagons, which travel from point to point along the lines in France. The plays are given under a modest canvas roof, and across the front of the stage are the words "Theatre of the Front." The proscenium is decorated with patriotic and warlike insignia—bursting bombs, laurel wreaths, medals of honor, etc. The scenery is limited to two sets, one an interior, the other a rural scene.

All lights except a few shaded ones in the West and North Ends have again been ordered turned off in the streets of Halifax, N. S., at night and all blinds must be drawn, according to orders just sent out from military headquarters. Whether a visit from a transatlantic Zeppelin or an attack from the sea by enemy warcraft is feared is not known. "The lights will be turned out because the naval and military authorities feel that it is necessary,"

is the only statement made by headquarters. To an inquiry as to why the order of "lights out" did not apply to St. John, N. B., as well as to this city, the reply was made at military headquarters, "Oh, well, you know St. John is not as important as Halifax."

The government geologist estimates the iron ore deposits in Newfoundland at 3,635,500,000 tons. On Belle Isle, Conception Bay, alone the estimate deposit of this ore is put at 35,000,000 tons, and more. The total ore mined and exported since the beginning of operations in 1895 to date is estimated at 15,000,000 tons, all of which, prior to the war, went to the United States, United Kingdom, Canada, the Netherlands and Germany. Since the outbreak of the war none has gone to Germany, and but little to the United States, the United Kingdom and the Netherlands. Canada has taken the major portion, some of which is being utilized for munition purposes.

Regular, or approximately regular, steamship service through the Panama Canal is now provided by no less than thirty-three lines, whose vessels ply to all parts of the globe. These services include four from the Atlantic terminus to South and Central America, one from the Atlantic terminus to Central and North America, three from the Atlantic coast of the United States to the Pacific coast of South America, four from Europe to the Pacific coast of South America, four from Europe to the west coast of North America, nine from the Atlantic coast of the United States to Japan, Siberia, China and the Philippine Islands, six from the Atlantic coast of the United States to Australia and New Zealand, and two from Europe to Australia and New Zealand.

An arrangement has been made between the Bureau of Fisheries and the United States Department of Agriculture for experimental work in the rearing of blue foxes. The Fisheries Bureau will supply the Biological Survey Bureau this season with six pairs of blue foxes from the Pribilof Islands, Alaska, for use on a fox farm in the State of New York. The price commanded for blue fox pelts naturally makes the question of the possibilities in the way of breeding the blue fox in captivity of considerable interest. The problem has been undertaken by various persons in different regions, but the Bureau of Fisheries is not aware that definite results have been obtained. It is hoped that the work of the Biological Survey in this respect will develop methods for successfully rearing this animal in captivity from the standpoint of a profitable fur-producing business.

TURNED OUT WEST

OR

THE BOY WHO FOUND A GOLD MINE

By GASTON GARNE

(A SERIAL STORY)

CHAPTER XXI.

LEON ATTENDS A NAVAJO COUNCIL OF WAR.

Jack was helped upon his horse, and once in the saddle, he declared that he felt perfectly comfortable.

Leon hitched the pack horse, which the unfortunate Pigeon had ridden, to his own, and they started off down the valley in the dark.

Daylight found them far beyond the pass by which Pigeon had conducted them from the other valley.

The towering cliffs now receded some, leaving the valley at least half a mile in width.

From some unseen source a stream had found its way down from the mountains, and they now had something so unusual for Arizona, a genuine creek, not over three feet wide, it is true, but real water, and Charley informed Leon that it was seldom dry for any length of time.

"Do white people ever come in here, Pepita?" asked Leon, when shortly after daylight he and his cousin had fallen somewhat behind Charley and Jack.

"The Indians say I am the first white person who has come down this valley in a hundred years," replied Pepita. "You can believe them or not, as you like. I'm sure I can't tell; but the place has never been explored."

"It seems so strange that we should meet in this way," continued Leon. "Tell me, do you remember my mother?"

"I remember seeing her when I was a very small child," replied Pepita. "It was before you were born, I reckon."

"Then you are older than I am. You don't look it."

"I am twenty-five."

"And I'm only nineteen. I wish my mother had lived. I should like to have known her better."

"She was one of the most beautiful women I ever saw," said Pepita. "Her face lives in my memory even now, and I think you resemble her. When your father took her away with him he promised to come back inside of a few months, but he never did."

"He began to make money about that time. I suppose he couldn't leave his business," said Leon,

"but he loved Arizona, and many is the story he told me about the life out here when I was a boy. I never suppose I should get here myself, but just the same, I think it was the wisest thing my father could have done for me when he turned me out West."

"It will make a man of you, anyhow," replied Pepita; "but look here, Leon, you must learn to use your eyes if you are going to do business in Arizona; don't you see anything on ahead there?"

"I see a lot of queer little hills way down the valley. I was wondering what they are. Is that what you mean?"

"Sure it is. Do they really look like hills to you?"

"By gracious, I think they are tents!"

"Indian lodges, Leon. That's the camp of Charley's tribe, the Gray Eagle branch of the Navajos."

"Are they fierce?"

"Same as all their kind. They have adopted me. I have nothing to say. Ah, they see us!"

Now Leon caught sight of two men, mounted on ponies, who suddenly came into view from behind the lodges.

Others followed them, and all came riding rapidly forward along the bank of the creek.

"There come our friends, Leon Mack!" cried Charley.

"Do they speak English?" asked Leon.

"Every one of them," replied Charley, "and I want you to understand, Leon Mack, that my people are no blood-thirsty villains, as they are painted in your story books. They know their friends, and they know their enemies—that's all."

Leon was silent, not caring to get into any discussion, and in a few minutes the Indians, who proved to be all young men, come riding up.

Charley halted and spoke to them in their own language.

One of the Indians called Jack by name, and seemed to know him.

In a moment all of them brought their ponies up around Leon's broncho and wanted to shake hands, to which attention Leon freely responded, of course.

They then rode on to the Indian camp. Women and children came out to meet them, and dogs snapped at Leon's heels as he dismounted.

A number of older men were sitting about a fire who paid no attention to the newcomers.

Leon thought that the Indian girls did not eye Pepita with any great favor as Charley led her away to one of the lodges, leaving the Indian boys to take charge of their horses, and Jack and Leon to look after themselves.

"How is your foot?" asked Leon. "You seem to stand on it pretty well."

"Why, it is ever so much better," replied Jack; "it hurts me hardly any now. Queer business this, Leon. I'm curious to see how it will all come out."

"I don't see how we could do anything else than to take up with Charley's offer," said Leon. "I hope it isn't going to be any massacre—that's all."

"We couldn't do anything else," replied Jack, "and you just let these people alone for looking after their own interests. They are not going to get themselves into trouble and bring the United States troops down upon them, you bet. See, Charley has gone over to the fire; the old chief, Gray Eagle, is his uncle, and he is telling him all about it. We shall soon know what they intend to do."

"I see he keeps Pepita by herself, all right. She hasn't come out of the lodge yet."

"No, nor she won't. I don't envy her if Charley means to keep among his people right along, but I don't suppose he means to do that. Here he comes. We shall know now."

"You fellows are to come down and tell your story to the chief," said Charley, as he came hurrying up. "He can speak English all right, but he don't like to, and you will have to tell the story of your wrongs to me, and let me translate."

"It's to be a pow-wow, then," said Jack.

"A council of war," added Leon.

"We'll call it that," answered Charley. "You want the help of my people, I suppose. I'm going to show you how to get it—that's all."

Thus saying, he led the boys down to the fire.

Old Gray Eagle and his companions greeted the boys with inarticulate grunts, and made room for them around the dying fire.

Upon this Jack threw an armful of fresh wood, causing it to blaze up brightly, and then seating himself in the circle between Leon and Jack, he remained silent.

Several other Indians now came up and joined them, but for quite a while it was like a Quaker meeting, for no one spoke.

At last Old Chief Gray Eagle produced a pipe, filled it with tobacco, lighted it, and, after one or two whiffs, passed it along to Leon.

"You want to smoke just a minute," whispered Charley. "Then give it to Jack."

The boys did their puffing, and Charley, receiving the pipe, passed it back to his uncle, who proceeded to finish it.

"Now tell your story, Leon," he said, "and then, Jack, tell yours."

Then Leon told of his wrongs, speaking loud enough for all to hear.

After ten minutes Charley would stop him and repeat what he had said in the Navajo tongue.

When the narration was finished, Jack told about the killing of his father.

The boys' stories being finished at last, old Chief Gray Eagle spoke briefly in his own language.

Then suddenly all the Indians, except the chief, sprang to their feet and began to execute a sort of war dance around Leon and Jack.

"Sit still," whispered Charley. "We have to let them go through with their nonsense, but it's all right. They have agreed to help you, and they will chase the Buck Sheehan gang away from that mine if it costs them every man in the tribe."

CHAPTER XXII.

BLUFFING THE GANG.

The war dance of the Navajos lasted only a few moments, and then old Chief Gray Eagle arose, and, taking Leon by the hand, lifted him to his feet.

"You now my brudder," he grunted. "We help you. Heap bad white man Buck Sheehan. Me drive him away. Me ketch you bad brudder and give him to you."

Leon thanked the old chief, who then dismissed the boys with a dignified wave of the hand.

"It's all over now," said Charley Shin, as they walked back among the lodges. "Gray Eagle will tell us what the next move is to be."

Leon looked at Jack, whose face was very pale.

Here's a fellow who needs to rest, or he will not be good for a fight or anything else," he said. "Isn't that so, Jack?"

"Well, I am pretty well used up," replied Jack; "hungry, too. But then you must be that yourself, Leon."

"That's what I am," admitted Leon, "but I want sleep the worst."

"Gray Eagle knows that," said Charley. "It's all arranged. There will be some breakfast in a few minutes; after that the orders are that you two shall turn in and sleep till you are called."

And this plan was carried out.

Whoever has ever eaten stewed antelope, cooked in Indian style, knows what a delicious dish it is, and that was what the boys had for breakfast.

It was served to them on the ground by an old woman in front of a lodge which Charley Shin told them was to be at their service while they were the guests of the Navajos.

No one came near them while they ate.

These Indians are the most generous people on earth when they really set out to entertain anyone as a welcome guest.

Breakfast over, Charley appeared with a big bearskin robe, all painted over on the inside with strange figures, which he spread on the ground inside the lodge.

(To be continued.)

FACTS WORTH READING

NEGRO WOMAN ON POLICE FORCE.

Mrs. Georgia A. Robinson, appointed to the office of policewoman by Chief of Police Snively, of Los Angeles, is the first colored woman in the United States to hold such a position. Mrs. Robinson is an unusual woman. She speaks French fluently and is studying Spanish. In her official position Mrs. Robinson visits cafes, dance halls and other places of amusement frequented by negro juveniles.

ANT KILLS BEES.

Dr. J. H. Callen, who had two hives of bees, much alive, on his Fruitvale avenue property, Oakland, Cal., is now occupied in cleaning out two hives of dead bees, victims of an unsuccessful verdun defense against a horde of marauding ants. The evidence shows that the ants attacked in solid mass formation, carrying the bees' first, second and third line of trenches and then attacking the entrances to the hives.

CROWLESS ROOSTERS.

Joseph Riggs, of Richfield, Minn., poultry raiser, has begun a campaign to silence the rooster, and he has obtained from an Eastern inventor a crow muffler that is guaranteed to do the work. On the theory that a rooster must flap his wings and stretch his neck before he can crow, the inventor has made a muffler that binds down the wings and prevents the neck from stretching. The result is a crowless, somewhat dejected bird, but a happy community. The bird can eat and scratch as usual.

BABY THROUGH WINDSHIELD.

H. H. Rossbach, his wife and baby, of San Francisco, sustained injuries near Banta the other night when their automobile collided with a fish peddler's cart. The baby was thrown through the windshield, but escaped without any injuries. Both Rossbach and his wife were cut and bruised. The impact of the collision caused the Rossbach car to turn over and roll down a thirty-foot embankment, where it took fire. With presence of mind, Mrs. Rossbach seized a blanket and threw it over the child, thereby probably preventing it from burning to death. The injured people were taken to Tracy.

SIBERIA'S BOOM TOWN.

What the great Trans-Siberian railway has done to develop the remote districts which it penetrates is strikingly shown by the story of the town of Novo Nikolaevsk, Siberia. When the rails of the Trans-Siberian reached the Ob River the site of the town was a tangle of underbrush, with no signs of human habitation; now it is a modern city of 100,000 inhabitants, with electric lighting, large

stone buildings, a large town hall, and a cathedral in the Byzantine style of architecture.

The reason for this rapid development is that Novo Nikolaevsk is situated at the intersection of the Trans-Siberian Railway and the River Ob, the great artery of communication for western Siberia. Now that the Altai Railway has reached Biisk, Barnaul and Semipalatinsk much freight will go beyond Novo Nikolaevsk, but it is expected that the new city will make up for this loss by the cargoes that will be transshipped into vessels on the Ob for conveyance down the river to the projected railway from the Ob to the White Sea. Novo Nikolaevsk will thus become a "window into Europe" not only for the Altai region, but also for all Siberia tapped by the railway from the eastern boundary of the Tomsk government almost to Omsk.

MAKES WASTE VALUABLE.

This big increase in cost makes a scrap of waste paper especially valuable nowadays. The rag or paper picker in the alley of the big city, who not only goes out upon the street himself, but sends his boys out to gather scraps in big hemp sacks, is taking advantage of the present harvest and buying in or picking up all the rags and paper he can find. In the larger cities to-day it is no uncommon sight to see small Italian and Greek lads trudging through the alleys or even down the business streets with great sacks full of paper scraps on their backs.

Two thousand years ago paper was made by hand in little cradles. The word paper is derived from papyrus, a plant from the leaves of which a pulp was made by pounding and macerating in water. Nowadays, of course, improved machinery is used to make paper, and in this one item of manufacture America leads the world.

Writing paper is made mostly from rags, but for practically all other grades wood pulp is the basis. The wood used is spruce or poplar or hemlock. Poplar is used for fine book papers and spruce pulp goes into news paper, wall paper and bag paper.

The fine wood pulp must, of course, be treated with a preparation containing clay, dyes and other ingredients and called "stuff," before it finally becomes paper. But by a careful process of filling in the open spaces with clay and pressing through heavy steel rollers or manglers, the wood pulp takes on the appearance and texture of paper.

As the product comes from the paper machine it is wound off on a reel, making a large roll. A roll of news paper will weigh almost a ton, and is often handled by a derrick, says the Philadelphia Ledger. The large newspapers to-day are more saving of their paper scrap than they used to be, and now much of the waste is gathered up and sent back to the mills for a good price per pound.

ON TOP

OR

THE BOY WHO GOT THERE

By ED KING

(A SERIAL STORY.)

CHAPTER IV (Continued).

"Oh, I know him!" exclaimed Tug. "He lives around in the other street."

Tiff then told of his hard quest for work. Of his rebuffs. Of the insults he had to submit to on account of his father's damaged reputation.

He told of his hopes and his ambitions. Of how he hoped to earn money to keep his invalid mother from want. Of all that she was to him, and what he owed her, and how barren life would be without her. Tug listened like one rapt, and the expression of his face thrilled Tiff.

"Say, Tiff," said the street boy, huskily, when Tiff had finished, "you're the luckiest mug in the world to have that mother of yours. Say, if I had my mother on earth now I'd break my neck to do things for her. Honest Injun!"

Tiff could not reply. There was a great thrill of sympathy in his heart for his companion.

For some time the two boys sat in silence, looking into the fire. But after a while Tug looked up and asked:

"But say! What about this fellow Melton? He's bound to do you if he can."

"He is my worst enemy," said Tiff. "But I think I have it in my power now to unmask him."

"What?" exclaimed Tug. "That's like the villain in the play. How will you do it?"

Tiff hesitated a moment. Then he decided to tell Tug all the incidents of the past few hours. He told of his rescue of Melton from the river, and later of the conversation he had overheard in the hay-mow.

"I say, that's a big pull! You've got the bull by the horns, Tiff! I know old Jasper! He's the biggest crackman in the country. So they're going to break old Burton's safe, eh? Well, I say, Tiff, the whole game is yours. Bully for you! There's your chance at last!"

But the words had barely left Tug's lips when the door burst in with a crash. Two policemen with drawn clubs sprang into the room.

CHAPTER V.

TIFF IS OUTWITTED.

Tiff was upon his feet in a flash. Tug bounded over his stool and yelled out:

"Chase it! the cop!"

"What have we got here?" cried the police captain, who was the leader of the two officers, pausing and regarding the two boys in astonishment. "I say, Blake, these are not our birds!"

"They are probably a couple of the old villain's confederates," cried the other officer. "He is in hiding around here somewhere."

"That's right! See here, young chaps, it will be well for you to tell us the truth. No lies, or you'll pay for it!"

With dilated nostrils and flashing eyes Tiff cried: "What do you mean? We have been doing nothing wrong!"

Tug had by this time recovered himself. He came forward quickly. It was a familiar matter with him to talk with the police.

"I say, what do you want here?" he demanded. "We'd like it if you'd be polite enough to rap. I don't believe you've got any right to break into a fellow's private room this way."

"I'll show you, Tug Hardy," said the police captain, sharply. "I know you well. We are looking for Bill Jasper, the crackman, who has been seen in town. We believe he is in this house. The house is surrounded, and there is no escape. If you know his hiding-place you will do well to tell it."

"Oh, say!" cried Tug, contemptuously, "you're way off the track. Old Jasper isn't here at all. This is old lady Mullins' lodging-house. She's on the next floor. Just go up and talk with her."

"Not till we've searched this floor," said the police captain. He whistled and a couple of officers entered. At once the quest was begun.

The police made a quick search of the premises. But, of course, no trace of the crackman could be found. For a time there was a deliberation as to the wisdom of taking the two boys into custody on suspicion.

But this was abandoned. Tiff, who was greatly surprised, was half tempted to make a breast of the information he possessed.

"I've a good mind to tell them about what I saw in Melton's barn," he whispered to Tug.

"Don't you do it!" advised the street boy, emphatically. "It won't do any good! Let 'em find out for themselves. They'll claim all the glory and like enough work you in as a confederate of Jasper's!"

Tiff saw that this was a logical conclusion, so he kept quiet.

After the police had gone, satisfied that they were on the wrong track, Tug went down to explain matters to Mrs. Mullins. When he returned he said:

"What a fresh guy that police captain was. He never will catch old Jasper now, I tell you. I say, Tiff, I've got an idea. It is a lead-pipe cinch fer a thousand or more."

Tiff stared at the other.

"What do you mean? One thousand dollars?"

"Yes! It's like money from home, or picking roses in June. We've only got to grease our elbows and reach out for it."

"I don't know what you mean," said Tiff, puzzled by Tug's metaphors.

"Well," said the street boy, knitting his brows, "is it wicked to steal from a thief?"

"It is wicked to steal from anybody."

"Humph! then I bet you'll throw cold water on my plan."

"What is it?" asked Tiff, coldly.

"Why, it's just this. Melton is in with this gang to break old Burton's safe, isn't he?"

"Yes."

"Just so! Well, now you're going to block his game. Why not get a little money out of it at the same time. Make Melton settle. He will cough up a thousand easy rather than have you take the story to Burton."

Tiff was aghast. Tug's sense of morality was to him painfully dull.

"Why, Tug! Stop and think! That is the worst kind of dishonesty."

"Is it?"

"Why, of course! It is blackmail!"

"Oh, I'm glad to know," said Tug, ruefully. "I'm sorry I spoke. Of course, we won't do it, Tiff. You see, you're just what I need to tell me right from wrong. I can see it now. But it looked awfully good to soak that old Melton and spoil his game at the same time."

"It would be wrong," said Tiff, firmly. "That money would be dishonestly gained. To-morrow we will call on Mr. Burton and tell him all. We shall have done our duty, and that is all that is necessary."

"All right!" agreed Tug, curling himself up on the pallet and beginning to snore. Tiff was also tired and glad to get a few hours of needed sleep.

When Tiff arose he was surprised to find that Tug was gone. While he was wondering over this the door opened, however, and the street boy came in with a huge loaf of bread and two steaming mugs of coffee.

"I fixed it with Mrs. Mullins," he said. "Gee! She makes dandy coffee for a penny a cup. Get outside of it, Bub. I'll never drink anything stronger."

"Tug," cried Tiff, gratefully, "you're a wonder

and a friend indeed! I already feel like a new man. The coffee smells delicious."

The two boys soon completed their frugal repast. It is needless to say that they felt much better.

"I wonder if the police got old Jasper?" mused Tug. "I reckon nit! He's too clever for them."

It was some while later that they left the tenement and emerged upon the street. Tiff was to visit Mr. Burton alone in his office. Tug was to wait outside.

If Tiff could have foreseen what was to follow he would not have gone to the merchant's office that morning. He would have waited until evening and enlisted the services of the police to catch Melton and his colleagues red-handed in their game. He did not stop to think that his evidence was weak.

When Tiff entered Mr. Burton's office the merchant sat at his desk just as on a previous occasion. He looked at Tiff in mild surprise.

"Ah, my boy!" he exclaimed. "I am sorry to tell you that no vacancy has as yet occurred."

"I am not applying for a position, sir," said Tiff, quietly. "I have come to bring you some important information."

The merchant looked surprised.

"Ah!" he exclaimed. "What may it be?"

"It concerns your financial interests, sir. I have become possessed of positive information that an attempt will be made to break your safe to-night."

For one moment the merchant sat spellbound. He stared at Tiff.

"Break my safe!" he exclaimed. "Why, you must be mad. That is not easily done. Where did you get your information?"

"I overheard the plot, sir!"

Then Tiff told the whole story of his experiences in the hay-loft. Mr. Burton listened with a quizzical light in his eyes.

"This sounds like a story out of a book," he said when Tiff had finished. "You are sure you have dreamed it all?"

"If you think so," began Tiff angrily.

"Oh, well! Pardon me for the doubt. But this is a serious matter. This morning's newspaper tells of the desperate chase for Jasper last night. He will hardly attempt a safe-breaking job to-night. Then the strangest part of your story concerns my trusted secretary Melton. He has been with me many years. I don't like to accept your charge against him. Can it not be a mistake?"

Tiff's heart fell. He saw in a flash the mistake he had made. He had no evidence but his own word to offer.

"What I have told you, Mr. Burton, is positively the truth," he said. "I have come here solely in your interests, and to frustrate a villainous game. That is all."

"Ah!" said the merchant slowly, "It is hardly fair, however, to accuse a man and give him no chance for defence."

(To be continued.)

TIMELY TOPICS

ALUMINUM IN DUTCH GUIANA.

In the past year there has been considerable excitement in Dutch Guiana, due to the discovery of large deposits of bauxite on the Surinam River, some four hours' journey from Paramaribo. It is from this clay-like aluminum ferric hydroxid that aluminum is made, and the discovery of the rich fields of clay has stirred up many prospectors.

One company has taken possession of the hill deposits, but engineers hold that the clay is probably located at various depths. It can be easily transported, as several broad, navigable rivers run near this district, which will probably be developed rapidly. The Government is very careful in issuing authorizations to prospect, and these rights are reserved for Netherlands, Surinamers or companies established in the Netherlands or in Surinam.

HORSE DIGS UP PURSE.

A mystery of a year's standing has been cleared up. Recently Justice of the Peace W. H. McElvaney of New Galilee, Pa., received a pocketbook containing checks and railroad tickets from Mayor Christopher of Lisbon, Ohio.

Last year Justice McElvaney attended the Columbian County Fair in Lisbon and reported to the authorities that his pocketbook had been stolen from his pocket.

Mrs. McElvaney and a woman friend saw the thief take the pocketbook and the following day the man was arrested in Smith's Ferry, Pa., Mrs. McElvaney identifying him. The Grand Jury released the prisoner for lack of evidence.

A few days ago J. B. Lyther of Lisbon tied his horse to a post in the Fair grounds. The horse dug up the pocketbook.

HOW A BADGER WORKS.

During the daytime the badger sleeps deep in his burrow, far out on our Western plains and prairies, and at twilight he starts forth on a night's foraging. He is a dreaded enemy of the prairie dog and the ground squirrel; and when he begins to excavate for one, nothing but solid rock or death can stop him. With the long, blunt claws of his forefeet he loosens up the dirt. Dig! dig! dig! He works as though his life depended on it, now scratching out the sides of the hole, then turning on his back to work overhead. At first he throws the dirt out between his hind legs, but soon he is too far down for that, so he banks it up back of him, then turns about, and using his chest and forward parts as a pusher, shoves it out before him. He works with such rapidity that it would be somewhat difficult for a man to overtake him with a spade.

PAID BOYS TO BE GOOD.

William Alworth, Commissioner of Public Works of Dobbs Ferry, N. Y., has an idea by which he believes he can make bad boys good and keep them good. An ordinance in Dobbs Ferry prohibits making bonfires in the streets, under jail penalty. The leaves are falling from the trees which line most of its streets, and boys have built many fires that have done much damage to asphalt blocks about to be laid. The commissioner "arrested" twelve offenders and made a contract with them. He pays each 10 cents a week to build no more fires. In consequence the practice has stopped.

Mr. Alworth now is advocating a municipal fund to pay bad boys to be good. He says it will be much cheaper than sending them to institutions in which the town is compelled to pay for their keep.

A TIGER HUNT IN CHINA.

Considering that Chian has more than 300,000,000 inhabitants, it is quite natural for us to imagine it densely packed in every quarter. On the contrary, it contains vast stretches of forest and waste land, in which wild animals abound. Near Amoy is a rocky wilderness infested with tigers—one in particular of great size and ferocity.

One day four Americans and eight natives started out to exterminate this scourge, says the Philadelphia Inquirer. For several days they beat the ravines unsuccessfully, until they found a den in the rocks.

The natives, armed with spears and torches, explored the den, or cave, and announced that they had cornered the man-killer. So they collected bundles of brushwood and gradually closed up all the entrances save one and set fire to the brush. Then they invited the Americans to pitch in and kill the beast.

It was an exceedingly dangerous enterprise. The entrance was narrow, slippery and sloping, the hunters had to progress cautiously, and the natives, who were in advance with torches, could be depended upon to run away at the first alarm. Suddenly the big yellow head of the tiger loomed up from behind a rock about ten feet away, looking dazed at the glare of the torches. One of the Americans instantly fired. The tiger gave a terrible roar and scuffled away in the darkness.

The hunters waited patiently for half an hour, while the natives carefully explored, and at about the time they had made up their minds that he had escaped through some unknown passage, down came the tiger in the midst of the group. For two or three minutes there was a terrific scene of biting, clawing, roaring and shooting, and then all was quiet. Seven of the hunters, including two of the Americans, were more or less injured, but the tiger was done for.

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Good Current News Articles

After a lapse of fifty-two years, Franz Nidler, of Portland, Ore., arrived in Spokane, Wash., to find the spot from which he was chased by hostile Indians on the former visit now occupied by a thriving, modern city of 120,000 people. Mr. Nidler, who is eighty-one years old, came to visit his daughters and to register for the Colville land drawing.

Edward J. Fogarty, warden of the State Prison at Michigan City, Ind., is tired of seeing "his boys" cooped up within walls working in a binder twine plant or breaking stone. The State has no money to buy a prison farm, but Fogarty is leasing 2,500 acres of land near Michigan City for farming purposes. He proposes to make it a model farm, with experts directing the work of the convicts.

A little auto and a hatchet sealed the doom of a timber wolf on a Douglas County road, six miles from Superior, Wis., a few nights ago. Charles O. Wright, of Amnicon Lake, was driving home when he saw a wolf several hundred feet ahead. He speeded up his car, hit the wolf with the front axle, and finally dispatched the animal with a hatchet. He got \$20 bounty, which he says he will spend for "gas."

A six-weeks'-old lamb, with six legs, is the pet recently brought to Ogden, Utah, by Frank Smythe, secretary of the Intermountain Land and Live Stock Company, from the concern's headquarters in Boxelder County. The freak animal owned by Mr. Smythe is said to be as frisky as any normal lamb and promises to develop into a healthy sheep. The extra pair of legs are attached to the ribs just behind the shoulder blades. The limbs are somewhat crooked, the toes pointing in a variety of directions, but the extra legs do not interfere with normal use of the regular fore limbs.

Twenty-two hoop-skirts were found in what was known as the "rubbish room" at the old West House, Sandusky, Ohio, cleaned out under an order issued by City Manager Ward. They were on a shelf near the ceiling, where, apparently, they had lain for fully half a century. The West House, opened in 1856, was a popular hostelry until it was closed nearly two years ago. It was the scene of much gayety, especially during the Civil War, when it was used as headquarters by Federal officers in charge of the Confederate prison on Johnson's Island, Sandusky Bay. In the room with the skirts were found hundreds of old shoes, scores of wine cases filled with bottles, which, from the labels they bore, had been emptied fifty years ago; carpet bags, more modern valises and still more modern grips; quaint old bonnets, men's hat and many other things.

Grins and Chuckles

Wandering over Salisbury Plain, a correspondent came across a large stone inscribed: "Turn me over." After much difficulty he succeeded in turning it over, and found on the under side of the stone the words: "Now turn me back again, so that I can catch some other idiot."

"Could I see your husband, ma'am?" asked the tramp at the door. "What do you want to see him for?" demanded Mrs. Henpeck. "I am the head of the house." "Oh, excuse me, I didn't know," replied the tramp, courteously. "In that case, could you spare me a pair of your trousers, ma'am?"

The judge to whom a Chicago woman had applied for a divorce looked sternly at the applicant and addressed her thus: "You say you want a divorce because your married life is one long series of fights? You don't look it." "No, your honor," said the applicant, "but you ought to see my husband."

Little Helen had been especially inquisitive one evening, and her father, who had patiently answered her questions, was becoming exasperated. Finally she said: "Papa, what do you do at the office all day?" Papa's patience gave way and he replied: "Oh, nothing!" Helen pondered over this answer for a moment and returned to the charge with: "But how do you know when you are done?"

A man who worked in the packing department of a large store recently tendered his resignation and accompanied it with the announcement that he was going into business for himself with another man. "He and I," he explained, "will make a success of it. I will furnish the experience and he will supply the capital." "How long do you expect that you will succeed?" asked the foreman. "Oh, about five years," was the reply. "By that time I should have the capital and the other fellow the experience."

THE ROBBER OF DEVIL'S POOL.

By Alexander Armstrong.

Imagine a great mass of brown curls, tucked into a net—a pair of roguish brown eyes—one dainty slipper, and one torn shoe—a dress tucked up jauntily over a gay balmoral, and an exquisitely dimpled arm and hand flourishing a gay feather duster among brocatelle sofas and chairs.

Imagine all this, and you will have a portrait of Gipsy.

The morning sun crept stealthily in at the window and played joyously upon the velvet carpet, while a tall, light-haired exquisite, in a duck suit and panama, crept with equal stealth in at the door, and stood complacently viewing the scene through his eyeglass.

"Pon honor, Gipsy, you are as sweet as a May morning in that rig. Ha—ha! I'm glad I've caught you."

"Caught me, indeed!" and the duster handle came down with a thump on the floor. "Do you suppose I care how you catch me? Come, no nonsense, you immaculate piece of perfection. You are nonpareil. 'Tis enough for both. Just step over that pile of dust—'Come o'er the sea, Charley, sweet Charley, dear Charley,'" she said gaily, "and I've something to tell you when you get safely on this side of the dirt pile. There, your clothes are safe once more, and you are happy. Not an atom of dust on your distracting tie. Now to business. I want you to go down to Devil's Pool with me this afternoon, and help to gather some of the lovely red berries that grow there, to put in Effie's hair, for the party to-night."

"Can't go, 'pon my word. Impossible."

"Ah, you don't want to go. Then I'll break my engagement. Won't have anything to do with you. It's hard enough to undertake to remodel such a dandy under any circumstances, and to make you into something practical and useful, without any opposition on your part."

And, so saying, the brown witch on the sofa beside him, flashed a half-comical, half-fierce glance into the cerulean eyes above her.

"You'll hurt yourself, Gip, if you go on at this rate. It's bad enough for the health to get into a rage. Listen to reason. I've got to go to Piermont to-night at six o'clock, without fail, to meet a gentleman on important business; otherwise, nothing would prevent me from going. My little girl knows it. Give me a kiss and make up."

"Won't give you a kiss, no time, never, you complacent——"

"But you shall, you monkey, you elf, you——" and the sentence finished in a peal of laughter and a love skirmish.

"I'll be revenged," cried the rosy-lipped creature of sweet sixteen, as she sank breathless and nettled in the corner of the sofa, her tumbled curls flying

and her eyes twinkling behind her lover's glasses, which he had perched on the conquered beauty's nose. "I'll go alone to Devil's Pool. I'll take my pistol and ride Meg; and if I meet Daredevil, so much the better—I'll have seen him, then. I'll have a nice little talk with him—perhaps he'll cut you out, no telling—and if he sees me home, I'll ask him to call again. Glorious prospect! to have a robber-chieftain lover. My dear, little, golden-haired, patent-leathered adorer isn't jealous, I hope," noticing a rising flush in his cheeks.

"Not a jealous, Gip. Go and make his acquaintance, and if you like him better than me—well, if you willfully endanger your life by going alone to Devil's Pool, don't blame me when you find yourself dead, that's all," and flinging her hand from him, he sprang through the low French window and was gone before she could collect her senses sufficiently to call after him.

"Good-by to you, Miss Gipsy, honey; have a care to de high-spirited hoss, and keep de tight 'rein on her. I brin' to my reccommend de time dat she ran wid de old commodo'e, and frew him. So have de care, baby."

"Never fear for me, Uncle Joe; I have a constitution like the United States, and can manage Meg or any other animal of her size."

The nut-brown maiden threw one radiant glance back to the faithful old servant, who held open the carriage gate, and touching up her spirited animal, disappeared around the bend in the wooded road.

It was late in the afternoon of the same day on which the above scene took place—a faultless summer day—just clouds enough to cover the distant hills with great purple shadows, that continually chased each other over the tops and down the sides, clearing for an instant to bathe the woods in a flood of yellow sunshine, that trickled through the elms and lindens, the pines and the maples, fresh flushed with the thought of fall, and lay its golden fingers in the moss beneath, when over the sun the idle clouds would lazily float again and shroud the landscape in a mellow gloom.

"Oh, Meg!" exclaimed the little rider, as she drew rein to watch the changing hues of the woods across the river, "can't we have an adventure?"

Meg pricked up her ears, but whether at the idea or at the sound of a frog at the roadside, that gave an explosive grunt as though awakening from a bad dream and turning suddenly in its miry bed, cannot be definitely determined.

"Gus is angry, that's certain," mused Gipsy. "He's jealous. Terrible thing to have a jealous husband. I must cure him. Bah! jealous of Daredevil, a notorious robber and highwayman. That is really rich. Too rich to keep on such a warm day. Yes; I will go to Devil's Pool. I have my pistol, and—pshaw! there's no danger of meeting anyone there. Get up, Meg; on with you! I must show Gus my berries in the morning."

An hour's ride brought Gipsy to a path in the for-

est, across which the afternoon sun threw long bars of golden light. Following this familiar trail, which grew darker and narrower as she cautiously advanced, and often obliged her to bow her head to the level with her horse to escape the dense foliage, she at last came to an opening—a charming little dell, in which lay a black, sluggish pool, edged with bushes, heavily laden with beautiful scarlet berries.

Gipsy's eyes sparkled at the sight and she thought of her triumph on the morrow.

She glanced cautiously around ere she slid from her horse's back, and felt instinctively for her pistol.

She turned up the skirt of her habit, and loaded it with the tempting berries.

She could not satisfy herself with a few.

Then she made them into a huge bouquet, and fastened them on to Meg's back, behind the saddle.

No sound broke the stillness but the chirping of the crickets.

She grew bolder.

"What a charming spot," she murmured. "How silly to take the word of ignorant negroes that Daredevil has made it his rendezvous. Probably the poor fellow is hundreds of miles away. Why, this is a natural circus ground," continued she, rapturously.

Then tucking her riding skirt up over her gay balmoral, and pushing her hat on to the extreme back of her head, she jumped on Meg's back, and stood upright, exclaiming: "Up, Meg! we must have at least one turn here, before we go."

Meg pricked up her ears and broke into a dancing, prancing hop-step.

At a word Meg broke into a graceful lope, going around and around the pool in a circle, and then stood up on her hind legs.

It was her daily practice.

Gipsy stood firm, her cheeks flushed crimson and her eyes scintillating fire, when a loud laugh rang out on the still air, and a man's voice cried:

"Bravo! Lady, do that again, and I'll give you a purse of gold."

Gipsy's blood left her cheeks, and Meg came down with a bound.

There sat a black-bearded man dressed in a great cloak, on a protruding rock above her head.

"Just try it over, will you? and I show you some new tricks. Here's the purse," he continued, holding aloft a tiny scarlet bag.

Gipsy felt that her face was pallid, and she trembled in her saddle; but with a mighty effort she commanded her voice, and answered boldly:

"Keep your purse, sir. Who are you?"

"One who is accustomed to being obeyed," replied the deep voice. "Continue your performance."

"Who do you take me for—a circus rider? I am my own mistress. I never ride for money or for strangers."

"Ah, well; we can soon be acquainted, then. I'm Daredevil, and you——"

"Miss Gipsy Wood, of Cedarville," replied she, without flinching.

"You're a charming girl, I see; and I'm most

happy to have met you. Now, will you repeat that equestrian performance?"

"I will ride twice around the ring, sir," she replied, "and then I go. It's getting late."

"Oh! never fear the hour. I will see you safely home," and the slim figure arose, swung himself from the rock down into the glen, and breaking off a switch from a tree, stripped off the leaves, and placed himself in the center, ready to touch up Meg when she came around.

"None of that, sir. Meg goes by my voice. Throw away your whip."

"You are an imperious little beauty. I really begin to adore you. Now, allow me to show you some new tricks."

"Not a trick, sir. It's late, and I'm going."

"Not so fast, my lady. You shall wait my pleasure," cried he, springing forward, with uplifted hand, to catch Meg's bridle.

Gipsy's cheeks flushed with indignation, and she looked a modern Camilla as she stood upright on her horse.

"Touch that bridle, sir, and you shall smell gunpowder," cried she, pointing her pistol at his head.

For an instant the man looked baffled; then suddenly brightening up, he motioned to someone behind her, and cried:

"This way. Seize her horse."

Gipsy turned in affright.

It was a ruse.

No one was there; but in that instant the robber caught her in his arms, drew her pistol from her hand, and seated her, half fainting, on the turf beside him.

"Gipsy," murmured a strangely familiar voice in her ear, and a great black wig and beard rolled from the robber's head to the ground, "can you forgive me?"

Gus' golden curls and cerulean eyes, robbers' wigs and black beads, were instantly floating in confusion through Gipsy's head.

She looked up at the robber, and there sat Gus instead.

The truth flashed on her.

Bewildered and weak with fright, now that the danger was passed, she sank pale and trembling within that horrid robber cloak, upon a familiar duck vest.

"Forgive me, Gip; I didn't mean to carry the joke so far. I grew so confounded nervous over your coming here alone that I sent my brother Dick to Piermont in my place, and followed on after you, dressed like Daredevil, to see what you would say when you saw him; and also to protect you from anyone else. When I saw you so brave I couldn't help carrying the joke too far. I'm a wretch; forgive me."

"You're no such thing. There! I won't hear such stuff."

And an arm stole softly around his neck, and a pair of pale lips grew rosy as they darted beneath his mustache.

FROM ALL POINTS

HAS \$50,000, CHOPS WOOD.

Herman Isfriding, of Burlington, Wis., is chopping wood for Police Chief Baker at \$2 a day. The chief is glad to have the work done, because he has just put in a cement floor, and couldn't find any one to chop the old one into firewood till he hit on Isfriding. Herman says he is only too glad to work ten hours a day at the job, although he is reputed worth \$50,000 and hasn't been doing much hard labor of late years.

Mrs. Isfriding had him brought to court a few days ago and sentenced to ninety days in jail on a charge of abusing her while drunk. Isfriding was taken in charge by the sheriff and has been serving his time. When he overheard the Police Chief asking the Sheriff for a prisoner to do the work, he jumped at the chance.

Isfriding has one of the best stock farms near Burlington, 117 acres, a two-acre homestead in the city, an automobile, and money in the bank.

NAMES FOR BATTLESHIPS.

One of the ways nationalities have of displaying their peculiarities is in the naming of their battleships. The United States, systematic and business-like, goes to work and uses up all the names of its States to paint on the sides of its greyhounds of the sea.

Great Britain, self-appointed mistress of the waves, does not propose to have that majesty challenged. So she goes ahead and defies the world with such hair-raising names as Revenge, Indomitable, Inflexible, Invincible, Implacable, Indefatigable, Victorious, Glory, Vengeance, Valient, Conqueror, Monarch, Thunderer, Colossus, Hercules, Jupiter, Mars, Caesar, Hannibal, Lion, Tiger and so on.

Germans adhere quite decently to names of places—places in the Fatherland, of course.

France, full of love of freedom and the things which make for human happiness, finds her most characteristic warship names in words which, translated, would be Truth, Justice, Democracy, Republic.

Italy, adorer of her great men in statesmanship, war, science and the arts, names war boats after Columbus, Julius Cæsar, Adrea Doria, Conte di Cavour, Leonardo da Vinci and Dante Alighieri.

To be convinced that these customs of christening are peculiarly national, one needs only to shuffle some of these names, remarks the St. Paul Pioneer-Press. Imagine us in America standing for a battleship named Indefatigable. Or imagine the name of "Sweetest Shakespeare" emblazoned on the prow of England's glowering fortresses of the sea.

MAKING MATCHES.

The first Lucifer or friction matches date back to 1829. They were made and dipped by hand, and sold for a little over two dollars per hundred.

To-day the same quantity may be bought for a couple of cents, or even less. This cheapness is due to the fact that all matches are made, and most of them are dipped by machinery.

In making matches by one process, a cylinder of pine wood the length of seven matches, which has been soaked in water to make it tough, is placed in a sort of lathe and as it revolves the circumference comes in contact with a sharp blade which cuts off a continuous shaving the thickness of a match. As this shaving comes away from the log it is cut into seven strips, each as wide as a match is long.

These ribbons are cut into lengths of about eight feet, and one hundred and twenty or so are piled on top of each other and fed into a cutting machine, which cuts as many splints at each stroke as there are ribbons in the pile.

Rapid as this process of making splints is, it has been displaced in America by another method in which very little hand work is required. In this case the raw material is received at the factory in the shape of a two-inch white pine plank. This is sawed into blocks the length of the match.

The blocks are then fastened by means of clamps to the bed of a machine and cutters groove out a set of splints from the surface. The cutters do not turn the entire surface into splints at one impact, but cut them out one-fourth of an inch apart. The ridges left between the places from which the first set of splints was cut, are then worked up, and so on until the whole block is consumed.

As soon as the splints are separated from the block they are seized in iron clamp plates, which form an endless chain. The endless chain carries the splints across a steam-heated drum, which warms them nearly to the temperature of the paraffin, into which they are next dipped.

From the paraffin bath the splints move on continuously to the rollers that carry the "heading mixture"—phosphorus, chlorate of potash, etc.—and, as the matches are carried past the rollers each one receives a red or blue head, as the case may be. From the rollers they continue on through a room swept by a blast of cold, dry air.

The matches move on until, just before they reach the starting point again, an automatic punch thrusts the matches out and places them side by side in a box, put in the right place at the right time by another endless belt.

It is estimated that the nations of the civilized world use, in round numbers, three million matches a minute.

ARTICLES OF ALL KINDS

GREASED LADDER'S RUNGS.

Because a mischievous boy greased rungs of a ladder in the municipal playground at Ashburton avenue, Yonkers, N. Y., Natalie I. Farrell, ten years of age, of No. 409 Nepperhan avenue, is in St. Joseph's Hospital with concussion of the brain. Natalie and a stepsister, Mary Sullivan, were sliding on a chute. As Natalie was making her last climb a boy slipped up behind her and rubbed axle grease on a couple of rungs. She stepped on one and shot to the ground. At first she appeared to be unhurt, but two hours afterward she acted so strangely her mother called a doctor.

DOG FINDS GIRL'S BODY.

As George King hunted in the thickets of Locust Mountain, near Mahanoy City, Pa., his attention was called by his barking hunting dogs to a body which lay in the copse. It proved to be that of Miss Elizabeth Bronk, who had been missing from home for a week. By her side lay an empty bottle which had contained poison. Her lips were horribly burned. A note received from Miss Bronk by Miss Myra Richardson, a nurse at the State Hospital at Fountain Springs, read:

"Dear Myra—By the time you receive this note I will be dead. I am disgusted with living. Don't show this letter to any one. **ELIZABETH.**"

EGGS SAVED BY SEISMOGRAPH.

At the annual convention of the National Ice Cream Manufacturers' Association, Dr. C. L. Alsborg, chief chemist of the Federal Bureau of Chemistry, successor to Dr. Wiley, told the delegates that the bureau was interested in aiding the manufacturers in increasing the purity of their product.

Eggs were broken wholesale in transportation to New York, he said, and a seismograph, an instrument used to record earthquake shocks, was placed in the egg car, and it faithfully told where the "shocks" were sustained, and the railroads and express companies joined in eliminating the "shocks" and thus saved millions of eggs from destruction annually.

BOY WINS WITH PIG.

Lester Storey, the eleven-year-old son of Mr. and Mrs. Dave Storey, of Gaston, Ore., has won the three-day trip to the Salem (Oregon) State Fair, and is one of four children sent from Washington County as a reward for their successes as members of the Boys' and Girls' Industrial Clubs of their different schools. The winners are selected from the boys and girls that have taken up club project work of the Oregon Agricultural College.

Lester took up the pig project and has made good.

With money of his own which he had earned at small jobs, and \$5 borrowed from his father, he bought a pure-bred sow and has raised seven pigs. He has fed and taken entire care of them and kept strict account of their feed and weight and cost, and had them at the Washington County Fair. He scored 96 points on his project and won the trip.

VOLCANOES IN AN AMERICAN PARK.

The Hawaiian National Park, just created by Congress, is the first national park lying outside the continental boundaries of the United States. It sets apart three celebrated Hawaiian volcanoes, Kilauea, Mauna Loa and Haleakala.

"The Hawaiian volcanoes," writes T. A. Jagger, director of the Hawaiian Volcano Observatory, "are truly a national asset, wholly unique of their kind, and the most continuously, variously and harmlessly active volcanoes on earth. Kilauea crater has been nearly continuously active with a lake or lakes of molten lava for a century. Mauna Loa is the largest active volcano and mountain mass in the world, with eruptions about once a decade, and has poured out more lava during the last century than any other volcano on the globe. Haleakala is a crater rift in its summit eight miles in diameter and 3,000 feet deep, with many high lava cones built up inside the crater. It is probably the largest of all known craters among volcanoes that are known as active. Haleakala erupted less than 200 years ago. The crater at sunrise is the grandest volcanic spectacle on earth."

The lava lake at Kilauea is the main feature of the new national park. It draws visitors from all over the world. It is a lake of fire 1,000 feet long, splashing on its banks with a noise like waves of the sea, while great fountains boil through it fifty feet high, sending quantities of glowing spray over the shore. Gases hiss and rumble and blue flames play through crevasses.

There have been occasional crises. Mr. Jagger recently testified before the House Committee on the Public Lands, when the active crater was upheaved into a hill and thereafter collapsed into a deep pit with marvelously spectacular avalanches and fiery grottoes, cascades, whirlpools and rapids of glowing metal were common.

Mauna Loa is capped with perpetual snow. It is two and a half miles high.

Around the base of these vast volcanoes are gorgeous tropical forests. Sandalwood, elsewhere extinct grows there luxuriously. There are mahogany groves, forests of tree ferns forty feet high, and magnificent tropical jungles alternating with green meadows. There are also tracts of desert and wonderful lava caves.

NEW SURPRISE NOVELTY.



Foxy Grandpa, Mr. Peewee and other comical faces artistically colored, to which is attached a long rubber tube, connected with a rubber ball, which can be filled with water, the rubber ball being carried in the pocket, a slight pressure on the bulb causes a long stream, the result can easily be seen.

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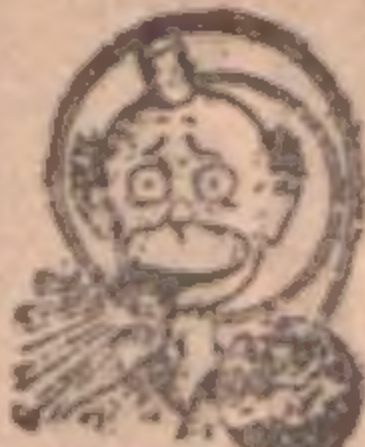
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MAMAS.



This interesting toy is one of the latest novelties out. It is in great demand. To operate it, the stem is placed in your mouth. You can blow into it, and at the same time pull or jerk lightly on the string. The mouth opens, and it then cries "Ma-ma," just exactly in the tones of a real, live baby. The sound is so human that it would deceive anybody.

Price 12c. each by mail.

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WHISTLEPHONE



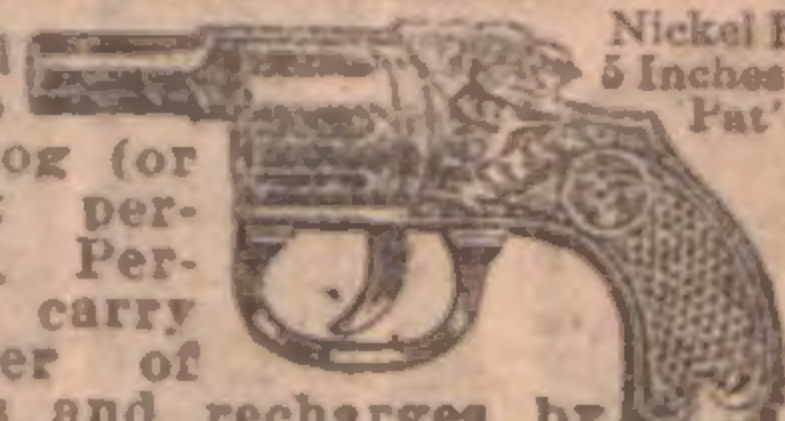
This is one of the greatest musical instruments ever invented. It is made entirely of metal and is almost invisible when in use. With it, in a few moments, you can learn to play all kinds of tunes, have lots of fun, please and amuse your friends and make some money, too. Fine for either song or piano accompaniment or by itself alone. You place the whistlephone in the mouth with half circle out, place end of tongue to rounded part and blow gently as if to cool the lips. A few trials will enable one to play any tune or air.

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New and amusing joker. The victim is told to hold the tube close to his eye so as to exclude all light from the back, and then to remove the tube until pictures appear in the center. In trying to locate the pictures he will receive the finest black-eye you ever saw. We furnish a small box of blackening preparation with each tube, so the joke can be used indefinitely. Those not in the trick will be caught every time. Absolutely harmless. Price by mail 15c. each, 2 for 25c.

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